

HOUSING

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TWO PATHS ENGLAND—AMERICA

Housing - Gt. Brit.

The President of the United States in one of his recent "fire-side talks" with the American people discussing the financial situation, referred to the way in which England had surmounted her difficulties and come out of the Depression as affording an object lesson as to what might be done in the United States with equal advantage.

Finance is not the only field in which it would profit the United States and the Administration to consider the example afforded by our sister country across the sea—a country of similar institutions with a common language and a common political heritage.

There probably could not be a more striking contrast afforded than is afforded by what England has done in the past 15 years to cope with that country's housing needs, and the effort now being made in the United States in this field.

With hundreds of millions of dollars of the taxpayers' money now being poured into the building of workingmen's dwellings in the United States and thousands of millions of dollars about to be expended in this field to provide "low cost housing" and to carry out slum clearance schemes, it would be well for us to pause and consider the experience of a great sister democracy such as England.

15 YEARS OF EFFORT

For the past 15 years England has dealt effectively with her housing needs.

Immediately following the War, confronted with a serious housing shortage of over a million houses, due to the almost complete cessation of private building during the War—and for a considerable period prior to it—England set herself to the task of providing the homes needed by the thousands of men who had been ready to lay down their

lives in defense of their country—many of whom returned from the War to find no homes for them or their families, and in thousands of cases no homes fit to live in.

There is probably no country in the world that has ever undertaken so gigantic a task in the field of housing. Writing of it in 1920 we referred to England as engaged in the “colossal task” of building 500,000 houses for her people.

Since then, however, she has built not a mere half million houses but dwellings for 2,175,000 families, and at the present time dwellings are being erected at the rate of nearly 300,000 a year.

These results have been achieved through a continuing and consistent policy.

A MAJOR POLITICAL ISSUE

Housing has been a major political issue throughout this whole period.

Governments have come and Governments have gone. Labor Government has succeeded Conservative Government, and in turn has itself been turned out and been succeeded by a Conservative Government and yet no Government has scrapped the housing programme or policy of its predecessor in office. On the contrary, it has in large measure continued that housing policy with but slight variations here and there.

Some Governments have been more in favor of municipal housing than others and have given larger subsidies to the local authorities, while other Governments have leaned the other way and have relied more upon private enterprise.

Notwithstanding that there have been nearly 20 Acts of Parliament, all intended to aid in the housing situation, enacted in this 15-year period since 1919, there has been a remarkably consistent programme followed by the various Governments with the results already referred to.

A HOUSING PROGRAMME

As was to be expected, there has developed through this effort during this period a technique of housing accomplishment as well as a programme. Through successive Governments a consistent and well developed programme of housing effort has been worked out to meet the country's needs.

First in that programme—stressed by both parties—was meeting the housing shortage, the making good of the great dearth of homes which the War had left. While perhaps it did not provide homes “fit” for heroes to live in, it did provide homes.

The second item in the housing programme was the providing not merely of homes in sufficient quantity, but of the right kind of homes. Probably the most distinctive and significant feature of England's whole achievement in the housing field has been this establishment of housing standards of a high order and holding to them—not merely by the local authorities in the "Council houses" which have been built in such large number through every part of England—but standards which also have carried over into the houses built by private enterprise from the profit motive, as well.

The third item in the country's housing programme has been the provision of a sufficient quantity of houses of the right kind at costs low enough to enable the ordinary working man to live in them. This is the one aspect of the housing programme which has not been achieved until very recently, and has been the chief source of criticism by opposed political parties in dealing with the housing issue before the country. One Party has contended that by increasing the amount of subsidy from the central government to the local authorities, the cost of houses would be reduced to the occupier, and the opposed political Party has held the contrary; and, we think, has shown conclusively that the tendency of subsidies is to increase costs and not reduce them, the subsidy being absorbed as profit by the builder and seldom if ever reaching the occupier of the house.

With, however, a great fall in the price of money and a consequently reduced cost in the construction of buildings, it has now become possible in England to build workingmen's houses at a figure that will enable an economic rent to be charged and will still permit the houses thus produced to be occupied by the lower-income groups without subsidy from the Government. It is such a policy that is being pursued by the Government in England at the present time, leaving private enterprise to construct the houses needed by the people of the country to meet the need of new houses and reserving Government subsidy solely for dealing with slum clearance projects and reducing over-crowding.

SLUM CLEARANCE

That brings us to the next important item in England's housing programme and that is Slum Clearance on a gigantic scale. The clearing of slums has been carried out intermittently and half-heartedly in some of the larger cities of England and Scotland for many years—actually for over 60 years. From the point of view of the great need in England and with full consideration of the higher and newer standards that have come to be accepted in the public mind as proper stand-

ards of housing of a free people, the necessity of slum clearance work on a gigantic scale has become impressed not only upon the Government but upon all the people of England.

It is because the people of England are determined that the existing conditions shall be no longer tolerated that successive Governments have risen in response to this demand and formulated a policy of slum clearance.

That policy did not originate with the present Government—although it is being developed and made effective by that Government in a way hitherto undreamt of.

For many years the central Government had offered to the local authorities a small subsidy to help meet the cost of destroying slums and replacing them with proper new housing where such accommodation has been needed. The amount thus contributed has not been, however, a sufficient incentive, on the whole, to stimulate local authorities to engage upon very comprehensive schemes of slum clearance—for the cost to the local taxpayers, or ratepayers as they are known in England, has been too heavy to permit this without imposing unbearable burdens upon the ratepayers.

Ten years ago, in the legislation enacted in 1924, the central Government undertook to contribute toward the cost of slum clearance a sum equal to the amount spent by the local authorities in meeting the cost of removing the old houses, acquiring the sites and making up the difference between the economic rent that should be charged for the resulting new houses and the rent that the people who had been driven from their slum dwellings could afford to pay.

Four years ago the Act of 1930 substituted for this subsidy a direct subsidy to the local authorities for each person removed from a slum and rehoused under proper conditions—amounting to from £2.5s. to £3.10s. per person every year for 40 years.

FORCING SLUM CLEARANCE ACTIVITY

The present Government a year ago inaugurated a new housing policy. Enunciating the principle that, with the low price of money and the decreased cost of building, local authorities and private enterprise could now construct all the new houses needed in England to meet the normal needs of the community without Government subsidy, it announced that after a given date the existing subsidy would be withdrawn so far as future building was concerned.

In withdrawing the subsidy from new construction, it was stated that this was being done so that local authorities might concentrate

their activities upon getting rid of slums and rehousing the population thus displaced, the Government declaring that, for the future, subsidies would be limited to Slum Clearance rehousing work.

The Government did not stop there, however. It announced a militant and aggressive policy of Slum Clearance with a 5-year Programme for getting rid of all of England's slums. It immediately called upon each local authority to make a survey of existing conditions and to report to the central Government a complete programme and statement of all of the "insanitary areas"—slums are thus designated in the English law—which in the opinion of the local authority should be destroyed.

The housing policy of the present Government has thus far more than proved itself.

Although the withdrawal of the subsidy from new construction was viewed with grave apprehension—not merely by local authorities but by various independent groups interested in housing from the point of view of the citizen—and although it was prophesied quite freely, even as recently as a year ago, that the scheme would not work and that few if any new houses would be built, the fact remains that the plan of letting private enterprise have its way once more has proved successful beyond the dream even of its most ardent advocates. There has not been such a boom in building in Great Britain in many years. In the first 6 months of the present year building plans have been approved that call for the expenditure of \$175,000,000 of which \$130,000,000 is to be spent in dwelling house construction.

The slum clearance plans of the Government have also proved highly successful. The Government has been able to secure splendid cooperation from the local authorities who have immediately set themselves to the task of ascertaining their needs in this field and have without exception made representations to the Government scheduling the number of dwellings that should be destroyed and the number that should be built in their place in the next 5 years. From this the Government has developed a programme which involves the destruction of 266,851 houses and the building of 285,189 new houses by 1716 local authorities involving the rehousing of 1,240,182 persons.

OVERCROWDING TO BE DEALT WITH

Finally, the fifth item in the Government's Housing Programme is now about to be presented. This is an ambitious and daring attempt to deal with the hitherto insoluble problem of overcrowding—not overcrowding of the land by buildings of too great bulk or too great

density—but the more subtle problem of room overcrowding, the occupancy of dwellings and apartments and rooms by many more people than ought to occupy them from the point of view of health or social welfare.

Until the housing shortage resulting from the War was met, it was obvious that no Government could wisely urge steps to be taken to diminish room overcrowding—for such a proposal would have had little acceptance by the mass of the people of any country. With no place to live, no community would have tolerated the forcible removal of people from existing dwellings because they were living under overcrowded conditions.

Room overcrowding, however, is not a condition that is encountered only where there is a housing shortage. It has always existed and is to be found in all countries. It is sometimes due to a scarcity of housing accommodations but more often is due to wrong economic conditions, faulty habits of living, racial tendencies, and lower standards of living than should prevail. Strangely enough, it is the only aspect of the housing problem that has never been effectively dealt with, and yet it is the chief aspect of the housing problem that has the closest relation to illness and disease.

As housing reformers know, it has been found very difficult to prove a direct causal relation between many of the bad conditions, that are so typical of slums and bad housing, and certain diseases—with the exception, however, of room overcrowding. Here there is a very close direct causal relation between the occupancy of a limited space by an undue number of people and certain so-called “contact diseases”—especially diseases of the throat and lungs.

It is natural, therefore, that any coherent and consistent programme of housing reform by a great country should ultimately embrace the dealing effectively with overcrowding, as one of its elements.

AN ORDERED DEVELOPMENT

Such a programme as has been described calls for an ordered development, according to plan, and requires a background of organization behind it to insure its being carried out.

In elaborating its housing policy, England has done so with the consciousness that it has an ordered and effective system of local government covering every part of the country and embracing every kind of a community, ranging from its Urban District Councils to its Rural District Councils and County Councils and other governmental bodies—all of which have been developed through centuries of civilized

existence, and whose functioning has now become as inherent a part of the country as its climate—but more stable!

With the English people's love of local government, it would indeed be strange if those responsible for the carrying out of the country's housing programme and the adoption of its housing policy should have conceived of any political mechanism other than one which would make use of the existing 1800 local authorities.

The responsibility for meeting the housing shortage, for providing the right kind of houses at rents which the people of the country have the capacity to pay, the removal of slums, and the rehousing of the displaced slum population, the stopping of overcrowding, are all conceived by the rulers of England—and rightly—to be local problems to be dealt with by the local authorities under the guidance and leadership and, when necessary, with the assistance of the central Government.

The whole effort represents an ordered development, according to plan.

From the very beginning, there will be found public discussion of programmes and policies by the country as a whole; the inclusion of such a programme and policy as part of the political platforms of the respective Parties contending for power; the introduction in Parliament of legislation calling for the fullest consideration and discussion by both minority and majority at every stage of the proceedings; with the opportunity that the legislative process affords for a real expression of public opinion.

This ordered plan contemplates—after the enactment of the necessary legislation and its full consideration by the people of the country—the carrying into operation of a governmental policy based upon that legislation. It is not a question of shifting or conflicting policies varying from day to day, actuated by all kinds of motives, but a consistent, logical, well-ordered carrying out of a policy, decided upon in true democratic fashion by the representatives of the people in their legislative body. In a word, a government of law—not of men.

Probably no one aspect of the way in which England deals with the housing question could better illustrate this ordered procedure than the way in which it deals with its Slum Clearance work.

A CASE IN POINT

Before any such work can be started, it is necessary for the Medical Officer of Health of the locality in question to make a presentment to the effect that certain areas of that locality are insanitary areas, and

are so insanitary that the dwellings in them are unfit for human habitation, and that the only cure for the situation is the demolition of these dwellings and the redevelopment of the areas in question.

It will thus be seen that slum clearance as known in England is not undertaken hurriedly or emotionally as part of a political campaign or as an attempt to get votes from some elements of the community. The permanent civil employees of the locality are entirely free from political influences and hold their positions permanently as civil employees because of their ability. To make a recommendation for the clearance of a slum because some property might be advantaged thereby is unthinkable to the English people. Such a thing is not only unheard of but is undreamt of.

England, therefore, in undertaking this work does so with the full knowledge that it can count not only upon the honesty of its public officials but on their efficiency as well.

No Medical Officer of Health in England would dream of making a presentment to the effect that a certain area is an insanitary area unless he not only was convinced of it from his own knowledge but could prove it in court.

Following the official presentment by the sanitary officer, maps are prepared showing the property affected, and the owners of such property are notified of the finding and that the local authority contemplates the taking of the property so that the area may be cleared and the population rehoused. Hearings are then had at which the property owner has his day in court before a Committee of the Council—an elective body—who must confirm the recommendations of the Medical Officer. If their findings confirm that recommendation, the plan is proceeded with. At every step of the way it is an ordered procedure. The Act of Parliament authorizing and permitting slum clearance describes in much detail the methods that must be followed—even describing the basis on which compensation is to be paid for the property taken, varying with the conditions that are encountered.

And, finally, when a slum area has been voted to be cleared, and the action confirmed by the proper authorities, there is still an appeal to the central Government in the person of the Minister of Health who may confirm or reject the findings. When it is confirmed, the local authority then proceeds either to rehouse the displaced population on a new area in some other part of the city or to provide for their rehousing on the same site—in the latter event, proceeding with the scheme only in part, so that the existing population may not be suddenly displaced but may have proper accommodations in which to live pending their rehousing.

All of this process implies competent, honest, non-political and efficient administration—permanent employees who know their job and who are competent to carry it out. Every important local community in England has its permanent City Surveyor, its permanent Town Clerk, its permanent architect, its Housing Committee of the Council and numerous officials all competent to deal with the intricate and difficult questions that are involved.

Without such permanent and efficient organization, it would indeed be difficult to understand how one English city could have recently celebrated the building of its 20,000th house.

WHAT AMERICA IS DOING

When one turns to what America is doing in its effort to deal with the housing problem, one finds a striking contrast.

In the first place, instead of a well considered and carefully developed programme and policy—the result of many years' discussion by the people of America, adopted only after the most careful deliberation by the country's chief legislative body, Congress—one finds, instead, a statute suddenly and hurriedly rushed through Congress in the closing days of a strenuous legislative session, with but few members of that body having the faintest idea that such proposals were being considered or that the country was departing from its traditional policy and was about to launch a vast housing project that would ultimately involve the expenditure of thousands of millions of dollars of the taxpayers' money.

Nor has there been any adequate public discussion of the questions involved. Such discussion as has come has come only since Congressional action enabled the President of the United States to undertake to spend these vast sums of money in housing as a means of restoring employment in certain industries and of overcoming the Depression.

To put it in another way. The Government's participation in housing in England has been a deliberate development of an ordered programme and policy conceived entirely from the point of view of dealing straightforwardly and directly with the housing problems of that country.

Whereas, in the United States there has been no such situation. Neither the people of the United States nor the members of its chief legislative body, nor even the Administration itself has undertaken the housing work now going on, as a means of solving the housing problem or of providing the people of the country with homes needed to meet a housing shortage, or of improving the standards of the habi-

tations of the people, or of clearing slums, or of remedying over-crowding, or of providing low-cost dwellings for those elements of the population unable to provide homes for themselves.

The Government's present adventure in housing was conceived primarily as a means of overcoming the Depression, of starting the wheels of industry, of distributing vast sums of money and thereby stimulating employment.

A LITTLE GROUP OF WILFUL MEN

What has happened in the United States is that a handful of people, with hobbies to ride, with no direct or personal experience in the field of housing, but very earnest in their belief gained from their library studies that the solution of the housing problem is to be solved through Government intervention, were able to gain the ear of a few persons in positions of high authority and to incorporate in an Act seeking to relieve the distress of the unemployed a provision that one of the purposes for which public funds might be expended was in the building of houses for people of the low-income group.

There was no preliminary study of the subject made, no inquiry on behalf of the Government as to the necessity of dealing with the country's housing problems, no consideration on the part of legislators whether it was a function of the Federal Government to enter upon the building of houses and flats to be rented to individual families, no consideration of where such an invasion of the field of private enterprise might lead, nor any consideration whatever given to the Constitutional and legal obstacles to the carrying out of any such scheme—that is, so far as public discussion of the subject was concerned.

The maximum of public discussion was in the ascertainment of the views of this small handful of people before a Committee of Congress. There was practically little or no debate in Congress itself, but only a frantic haste on the part of the legislators to put upon the statute books a mechanism that would give to the President of the United States the power to spend vast sums of money in the hope that by so doing the wheels of industry would be started once more and the Depression ultimately overcome and the present distress relieved.

After a year of futile effort in trying to make the powers thus granted of some use, and finding that they were of no use, the Government has persuaded Congress to remove from the earlier legislation the obstructions to action, by making vast sums available for "housing", practically without restriction or limitation, other than the discretion of the President.

GROPING IN THE DARK

The President—himself without knowledge in this difficult and complex field—has necessarily had to rely upon those of his advisers in whom he had confidence.

The first plan attempted sought to bring about the building of low-cost houses on a large scale in various communities. Part of the cost of such buildings was to be contributed by individuals in those communities as investments. The larger part of the money necessary to bring about this construction, however, was to be supplied by the Federal Government out of the vast reservoir of funds which Congress had placed at the President's disposal to relieve distress and unemployment, on the assumption that the starting of building operations would do much to relieve unemployment and have far-reaching consequences.

That this hope was a vain one, experience has proved. Housing, as a means of stimulating unemployment, of relieving distress, of overcoming the Depression, of creating a large demand for various forms of commodities, has thus far proved a complete disappointment.

From these groping policies, we have now advanced to the reckless subsidizing of the building industry; the pouring out of practically unlimited funds to permit individuals without proper security, with little or no hope of repaying the “loans” that are made to them, to launch upon vast improvements or “reconditioning”—as it is called—of their homes.

BORROWING ONE'S WAY OUT OF DEBT

The plan envisions a campaign of ballyhoo, of high-pressure salesmanship in the attempt to persuade people to spend money that they haven't got to buy all kinds of gadgets for their homes that most of them can do without.

It is an indirect subsidy of the building industry and of the building materials industry and is frankly put forward by the Administration as a means of stimulating activity in the “durable goods industries”.

It is put forward in the belief that—in response to this urging on the part of the Administration and its vast army of inspectors, “experts” and agitators—the rank and file of the people of the country will seize this opportunity to obtain luxuries for themselves, in the form of improvements in their methods of living, which they do not really need and which they can not afford to purchase at this time, and for which they have no funds with which to pay.

Whether this attempt to debauch the people of America—to make them flock to the free “hand-out” of public funds—will succeed, remains to be seen.

At the present time this is the chief form of activity which the American Government’s adventure in housing has taken—the enactment of the so-called National Housing Act involving the expenditure of thousands of millions of dollars to be spent in the reconditioning of homes.

With the unsoundness of its economics, with its political aspects and ramifications, this journal has little concern. It is, however, vitally interested in its effect upon the housing conditions of the country, and as a factor in the country’s ultimate housing programme and upon organized effort to meet the housing problems of the United States.

From the latter point of view it seems to us a regrettable incident.

The Government’s first efforts in the attempt to stimulate housing activity were a colossal failure. The veriest tyro in this field should have known that it was not to be expected that local capital would be forthcoming for slum clearance or low-cost housing ventures in these times of Depression when little money is available for good investments and no money available for questionable ones.

And so, the Administration is trimming its sails to the winds that blow, and is trying a new tack, embarking upon the more doubtful policy of itself going into the building business, clearing slums and building houses and administering them—something that no other country in the civilized world has as yet done.

This, however, is the present policy of the Administration. There are now projected 46 housing schemes involving 150 millions of dollars. These are to be carried out by the Federal Government itself, to be built by them under their supervision. What is to happen to them after they are completed and occupied has not as yet been disclosed.

That the Federal Government in this country is not so organized as to afford an efficient medium for the building and management of apartment houses and private dwellings would seem so obvious as to need no comment.

A POLITICAL MACHINE INSTEAD OF A POLITICAL MECHANISM

In place of the political *mechanism* which we have pointed out exists in England where housing is developed under a well ordered plan, the United States can only offer a political *machine* with all of the elements that have attached to political machines in this country—graft, corruption, favoritism and incompetence. In some housing

schemes already developed, largely with the aid of Government funds, such charges are already being freely made, charges of undue profiteering in the sale of the land, charges of undue influence in securing the loan, charges of incompetence and impropriety in the management of the estate.

No one who has the slightest familiarity with the failure of American political institutions—especially in local Government—could believe for a moment that without the permanent staff of competent, honest and efficient civil employees that one finds in a country like England, developed through a long period of time, without a political mechanism for the carrying out of an ordered plan of development, there could be hope for success in so vast and unusual an undertaking.

All one has to do to convince himself of this is to see the totally different motives which have actuated those responsible for the carrying out of these plans in the United States from the motives that have actuated the officials in England.

In England, as we have pointed out, housing and slum clearance are matters of Government programmes and policies, adopted only after the most thorough discussion of the whole project by the public as a whole, and—in the case of slum clearance—carried out solely to get rid of insanitary conditions and to rehouse a population that needs rehousing.

Here in the United States, most of the slum clearance schemes that have been adopted thus far have been adopted for the sake of helping real estate development in the community in question, trying to get rid of so-called “blighted areas,” to restore land values that have become depleted, to bring back taxable revenues to the city treasury. There has been little consideration of whether an area is really insanitary or not; and there has been no mechanism set up in any one of the Government schemes thus far adopted that has established a proper, scientific and accurate basis for determining that a given slum is an insanitary area, and for that reason—and for no other reason—shall be destroyed.

THE GOVERNMENT WITHOUT A POLICY

The Government even doesn't, as yet, know what a slum is. It has never defined it and it would be put to it to state what it is. It will be found to vary depending upon the different conditions found in each locality and to some extent in direct relation to the amount of political pressure brought by those desiring its removal.

Not only have no standards been set up as to what constitutes a slum, but there has not even been any consideration of whether the action taken by the Government in clearing slums is because they are insanitary. No basis of compensation has been determined upon as a matter of statute and after deliberation and full debate in the open—only a desire on the part of the Administration to acquire the land at as low a price as possible, and the protection that our laws and courts afford property owners by insuring that when private property is taken for a public purpose the owner shall be compensated at its fair value.

Whether housing is to become a permanent part of our Governmental system has not been disclosed. It would be premature to hazard a prophecy. We believe that the great mass of the American people do not desire the Government to permanently embark upon such enterprises, that while the great mass of the American people want decent housing conditions to prevail in this country, want our slums cleared and the growth of slums prevented in future, want the mistakes of city building of the past remedied so far as they can be remedied, there is no sentiment to be found anywhere among any considerable group of the people of the United States for the taxing of all of the people of the United States so that a small handful of people may benefit thereby.

The whole scheme as thus far carried out is foreign to the genius of the American people. It is subversive of the principles which they hold and recognize to be fundamental principles of the country and of its scheme of government. What is happening now is viewed with concern by the people of the country and is only tolerated because of the exceptional conditions in which the country finds itself.

If housing effort can be made a substantial means of overcoming the Depression, the people will unquestionably be for the expenditure of the taxpayers' money for this purpose—as they have been heretofore acquiescent in all the various experiments—some of them wild and woolly—which the Administration is carrying out in the hope that some means will be found of ending the Depression and restoring the country to its normal condition.

ABANDON HOUSING

We suggest to the President that he turn his attention to what England has done in the field of housing.

Unless he can bring himself to the belief that the United States should undertake as part of its permanent governmental policy the housing of its people and is prepared to enter upon an ordered plan of development, such as is to be found in England, the Administration

should abandon its abortive excursion into the field of housing and find some other and better means of overcoming the Depression.

As well-wishers of the Administration and as earnest advocates of better housing in this country, we most strongly urge this course of action upon the President.

ENGLAND'S NEW HOUSING POLICY A SUCCESS

When nearly two years ago the British Government announced its new housing policy by declaring that, from that time on, the subsidy was to be abolished so far as new building operations were concerned, and was to be reserved solely for aiding local authorities in carrying out comprehensive slum clearance plans, there were grave shakings of heads and many Cassandras prophesied dire consequences to the cause of housing and to the British people.

It will be recalled that the Housing Act of 1933—probably the shortest housing bill ever known, it consisted of but two clauses—was a bill “to bring to an end the power of the Minister of Health to grant subsidies” under the existing Housing Law, so far as the erection of buildings in the future was concerned.

In outlining the proposals in Parliament at the time, the Minister of Health, Sir Hilton Young, stated that the object of the bill “was to further a great social service by promoting the supply of houses by those means which alone in the opinion of His Majesty’s Government are efficient means—that is, means which are normal and natural to the economic life of the country.” At the same time he pointed out that subsidies, being abnormal and artificial machinery, ought only to be continued as long as they are necessary, and that they should be brought to an end as soon as it was possible to stop them—if for no other reason than the controlling one that they are expensive, diverting public money that is badly needed for other services and other purposes.

He added that subsidies actually raise costs and that, if subsidies were removed, costs would fall.

NO SUBSIDY NOW NEEDED

In discussing the Government’s new Policy Sir Hilton Young pointed out that the subsidy was no longer necessary in view of the great decrease in the cost of building and the great fall in the price of money—the price of credit having decreased from 5% to 3½% and the cost of building a house having fallen from £351 in December, 1930

to as low as £295 in September, 1932. In the course of the discussion of the measure, it was pointed out that the only effect the subsidy would have would be measured by the difference of 5 pence on the weekly rent and that a subsidy was not needed for so small an amount.

As our readers know,* the Government's new policy was enacted into law a little over a year ago.

It is not without interest, therefore, to consider now—after the lapse of a year—to what extent the Government's new policy has been successful and whether the prophets of evil were right in their predictions that the scheme would fail and that new houses would not be produced under it.

While it is true that nearly two years have elapsed since the measure was introduced in Parliament, there has really been only about a single year's operation of the new scheme, for it did not take effect until well into 1933.

In response to personal inquiry we find that those persons who were opposed to the Act when it was first proposed and who predicted that the abolition of the subsidy would have dire consequences are still of the same view. Irrespective of the facts they have to face, they still express the opinion that the Act is a failure and that new houses have not been produced under it in anything like sufficient quantities to justify the Government's policy; and that, furthermore, the houses produced have not been for the class of people in the community who need them most.

The facts do not bear out these views.

THE FACTS

The new Act has been a very great success and has far exceeded the hopes and expectations of its sponsors. England is in the throes of a building boom the like of which it has not seen for many years.

According to the editor of a magazine devoted to business interests in England, "Great Britain is now building houses at the rate of 1000 a day and four-fifths of them are being built by private enterprise without assistance of any kind from the Government or from any town or city council. * * * Never before has there been such a boom in building in Great Britain as there is today. In the first 6 months of this year, building plans have been approved that call for the expenditure of \$175,000,000 of which \$130,000,000 is being expended for the erection of dwelling houses." The writer adds that practically all of these houses are built of brick and that British brick yards are work-

* See *Housing*, May, 1933, pp. 1-24.

ing over time and cannot supply the demand, so that bricks are being imported from Belgium. The writer points out that the vital point to remember about this greatest of all house-building booms in Britain is that it is wholly due to private enterprise.

What are the facts? Are new houses being built in great quantities, or are they not; and are they being built for the lower paid income group—the manual laborer—or only for the well to do and upper classes? Are more houses being built without a subsidy than with the subsidy, or are fewer houses being so built?

Here are the facts:

In 1933, 266,000	dwellings were built in England and Wales
In 1930, 170,000	" " " " "
In 1924, 109,000	" " " " "
In 1923, 78,000	" " " " "

A BUILDING BOOM

Speaking in Parliament last July, the Minister of Health, Sir Hilton Young, called attention to the fact that the year had seen a tremendous boom in the building of small houses in general, and England was now building these at the rate of 300,000 a year; and that of these, 155,000 a year were being built for the lower paid wage earners. He added that this astonishing activity in the production of houses had followed the Act of 1933 and was the result of the encouragement given to private enterprise.

Considering this aspect of the question, it is interesting to note that since the end of the War there have been built in England over 2,175,000 houses. For every house built in that period by local authorities, 2 houses have been built by private enterprise.

While the average number of houses built each year since the War has been about 155,000, in the year ending March, 1934, when the subsidy had been abolished 266,000 houses were built—of which number 208,000 were built by private enterprise.

COSTS FALL WHEN SUBSIDY IS WITHDRAWN

Very interesting facts as to the effect subsidy has on the cost of building and on the extent of building were pointed out by the Minister of Health, Sir Hilton Young, on the occasion of the opening of the 20,000th municipal house in the city of Manchester less than a year ago.

He stated at that time that a house of the type needed for the lower-paid wage earner was then being built at an average cost of £281, whereas a year previous before the subsidy was abolished such a house cost £295. As he put it, this meant that the economic rent of

such a house when built by a local authority with no subsidy stood at 7 shillings 7 pence a week, in comparison with 8 shillings 2 pence a week with the subsidy.

As to the effect of the subsidy on the volume of building, he called attention to the fact that during the year, 1932 (the period ending September 1st) when there was a subsidy private enterprise had built 133,486 houses, since the subsidy was abolished—during the year ending March 1st, 1934—266,000 houses had been built; of these, 208,000 had been built by private enterprise without state assistance and 58,000 with it.

HOUSES WITHIN THE MEANS OF WORKINGMEN

Of the 208,000 houses built without state assistance 19% were built to be rented, not sold. Of the houses built by private enterprise, 77,000 were "Class C" houses—that is, houses within the means of the lower-paid worker. With the 58,000 built by the local authorities, there was a total of 135,000 houses built in 1934 for occupancy by that group.

It would seem as if there could be no doubt as to what has happened and that under the new Act withdrawing the subsidy the number of new houses built has increased and not decreased, as had been predicted by those opposed to it.

Commenting further on the situation, Sir Hilton Young pointed out in Parliament last December that of the 218,000 houses erected in that period, 86% were houses below £26 rateable value, and were therefore houses for wage-earners and "black-coated" and manual workers.

A SAMPLE TAKEN

In order to determine to what extent the new houses being erected were for renting and were within the purchasing power of the ordinary working man, he had a study made of 11,000 houses built by private enterprise in the half year ending September 1, 1933. While this study is still in progress it already covered about 15% of the total number of houses built—a fairly representative sample.

Judging by that sample, it was evident that 38% of these private enterprise houses were renting at below £13 rateable value. This, as he pointed out, meant that they were in general so-called "Class C" houses, viz: a type within the means of the lower-paid manual workers. He further called attention to the interesting fact that 19% of these houses were built to rent and not to sell.

It must be gratifying to the Government to find these results achieved by its new housing policy, in view of the disasters that were prophesied by various groups when it was first proposed.

THE COST OF SUBSIDIES

That subsidies are indeed expensive devices was pointed out by Sir Hilton Young some months ago when he called attention to the fact that housing subsidies were costing the Government of England 13½ millions of pounds *a year* (\$68,750,000 annually); and that these burdens on the taxpayers would continue—though slightly diminished in later years—for the next 50 years. Commenting on this, he stated that it was only too sure that part of this money had been wasted and that about half had been lost on unnecessarily high costs in the early days of housing subsidies that had made no material contribution to the solution of the problem. That, moreover, the subsidies had failed to achieve that part of their purpose that sought to provide enough houses for the wage earners, and especially for the lower-paid wage earners, so as to end the evils of overcrowding and slums. That while many fine municipal estates had been built by their aid, on the whole these housed the better paid wage earners, and that in the large centers of population the overcrowded areas remained almost as bad as ever.

How expensive a luxury subsidies can become, is well illustrated by the following statement showing the amount of subsidy paid out for housing by the British Government since the beginning of the Addison regime in 1919 down to the present time. As will be seen, these figures give both the contribution from the Exchequer, or treasury of the Central Government, and also the amount of subsidy paid out in addition by the local authorities in each year, with the grand total resulting from this combined subsidy.

Financial Year	Exchequer Contributions	Expenditure by Local Authorities		Total
		Paid £	Not Met Out of Specific Receipts £	
1919-20.....	20,455	560,506		580,961
1920-21.....	3,097,301	1,180,345		4,277,646
1921-22.....	9,109,366	1,070,210		10,179,576
1922-23.....	9,655,398	816,477		10,471,875
1923-24.....	7,857,815	769,667		8,627,482
1924-25.....	8,050,132	1,240,659		9,290,791
1925-26.....	7,833,756	1,812,062		9,645,818
1926-27.....	8,376,044	2,375,887		10,751,931
1927-28.....	9,540,976	2,835,718		12,376,694
1928-29.....	10,669,974	3,003,786		13,673,760
1929-30.....	11,132,803	2,588,591		13,721,394
1930-31.....	11,875,806	3,076,245		14,952,051
1931-32.....	12,731,603	2,995,427		15,727,030
1932-33.....	13,349,758		Information not yet available	
1933-34.....	13,432,626		" " "	"

England's experience with subsidy points a warning to the United States and offers an object lesson which the United States should profit by.

Our country cannot afford to disregard the experience of a great country like England in its employment of subsidy through a 15-year period.

There can be no question about the facts. The effect of the subsidy was to increase the cost of building tremendously. The withdrawal of the subsidy, like its diminution at various times, has had the effect of reducing the cost of building materially.

England has clearly demonstrated that the new houses needed for the people of a country can best be produced through private enterprise uncontrolled and unsubsidized.

POLITICAL ASPECTS OF HOUSING - *Great Britain*

Proposals put forth in England recently "to take housing out of politics" should have especial interest just now for Americans who are being urged to put housing into Politics.

One proposal recently put forward in that country was that special bodies of local commissioners should be established to take over the management of Housing Estates now publicly owned by municipal Councils.

The fact that 1/10th of England's population is now housed in dwellings of which elected persons are the landlords was pointed out as a possible source of corruption and indirect bribery. In some communities at recent elections it is reported that candidates have offered the voters reduction of rents as an inducement to vote one way or the other.

The appointment of local commissioners who would not be dependent upon popular election has consequently been proposed as a means of avoiding this evil—an evil at present chiefly potential, but nevertheless one that does threaten.

Nearly two years ago Sir Raymond Unwin, who was then President of the Royal Institute of British Architects, urged upon the people of England a plan for dealing with England's housing problems, the central feature of which was a National Housing Board to take over the functions of England's 1800 Local Authorities with regard to Housing.

His proposals were urged upon the ground that Housing, if it was to progress, must be taken out of Politics.

He reached this view not only because of the changing policies caused by succeeding Governments and changing Ministries—which he found to be injurious to steady progress in housing and disorganizing to the building industry—but also for the reason just referred to, viz., that the direct owning and managing of houses in large numbers by Councils whose members may depend for their election on the votes of the tenants is not desirable.

He submitted at that time a preliminary outline of a new housing policy which in the first instance was presented to the Royal Institute of British Architects and later considered at a great public meeting held in London at his call at which Sir Austen Chamberlain presided and many distinguished persons participated. An account of that meeting and of the proposals then made will be found set forth in a recent issue of this journal.*

A NATIONAL HOUSING BOARD

The central proposal of the Memorandum then submitted was the taking over of all of the housing work of the country by a central board or commission—a National Housing Board—which was described as a sort of a super Public Utility organization on the analogy of the Public Works Loan Board, the Electricity Commission, the B.B.C., the Metropolitan Water Board and other governmental boards dealing with public utilities.

The functions of this Board were manifold. It was not only to promote the building of houses, but was to be able to own and manage them, to undertake slum clearance and reconditioning, and to provide funds for property owners unable to make necessary repairs or carry out reconstruction projects or deal with overcrowded conditions.

Following this meeting and the widespread discussion in the public press of its proposals, the Minister of Health appointed a Departmental Committee to consider, among other things:

What if any further steps are necessary or desirable to secure the supply of houses for the working classes, without public charge, through the agency of Public Utility Societies or other bodies subject to similar limitations, operating in particular areas or otherwise.

Thus was appointed the so-called Moyne Committee, with Lord Moyne as its Chairman. Although appointed only in February, unlike many committees, it rendered its report promptly—submitting to the Minister of Health a complete Report† on the subject within the terms of reference under date of July 19th of the same year.

* See "Housing", May, 1933, pp. 24-33.

† The recommendations made by this Committee will be found set forth on p. 264.

NO NEW BOARD IN THE GOVERNMENT

The Moyne Committee quite definitely rejected the various proposals for a National Housing Board in the form and with the functions that had been proposed, although it made numerous recommendations—some of them of very great moment and of very practical application.

The advocates of the creation of a National Board to deal with housing, however, did not rest quiescent under this adverse recommendation. Some nine months later 3 different groups renewed the attack and issued to the public detailed Memorandums dealing with the necessity of coordinating housing activities and creating a central National Housing Board to deal with the housing problem.

The first of these Memorandums was issued on behalf of the Building Industries' National Council, signed jointly by Sir Raymond Unwin, as its President, and Sydney Tatchell, as Senior Vice-President. The Memorandum which was addressed to the Minister of Health stressed the importance of regulating the tempo of local activity in housing work and the necessity of relating it to the supply of labor and materials, if costs were not unduly to rise. In this connection, the disastrous experiences under the Addison Administration of the Government's housing work just after the war were cited.

CONTROLLING THE FLOW OF WORK

In a word, what the Memorandum urged was the regulation, control and adjustment of the supply and demand of building labor and building materials through a central control which would adjust the situation as it developed and ensure a steady, even flow of work.

In this connection the Memorandum pointed out that conditions likely to lead to disorganization and increased costs must be avoided like the plague, as they would be fatal to any housing programme—adding that in the past this elementary principle had been completely ignored, except under the 1924 Housing Act as originally conceived.

They reminded the country that under the 1924 Act employers and workmen had kept their word in the matter of recruiting personnel; that manufacturers of building materials had kept theirs in the matter of increased production capacity and steadyng prices. But that all these efforts had been rendered nugatory by constant modifications of policy and practice on the part of successive Governments.

Shortly after this Memorandum was made public, a more detailed series of proposals was submitted to the Government by a self-appointed committee known as the National Housing Committee,

headed by Lord Amulree, as Chairman, and containing in its membership such leaders in the English housing world as Lord Balfour of Burleigh, Sir Raymond Unwin, Sir Theodore Chambers of Welwyn Garden City, B. Seebohm Rowntree and others of experience in this field.

The Committee's proposals called for the creation of a National Housing Commission under the Minister of Health to take charge of the administrative and executive functions of that Department in relation to housing. Such a Commission would stimulate the formation of Public Utility Societies, bring about the creation of a Central Council of such Societies, and the adoption of Educative Management, as suggested in the Moyne Report.

More important, however, than these functions the Commission was to have power to raise money to finance housing programmes by the issue of national housing stock and the commission was to be the official lending authority for housing—this stock to carry a full guarantee by the Government in order to keep costs at a minimum.

It was not contemplated that the Housing Commission should itself be the owner or manager of any houses—the houses built under the national programme were to belong either to local authorities or to Public Utility Societies.

A MILLION HOUSES AT 10s

The scheme envisioned the building of a million new houses to be let at rentals of 10 shillings a week and under, including rates or local taxes, through a 10-year period, at a capital cost of £400,000,000, of which it was estimated that not more than £60,000,000 would be required in any single year.

The recommendations of this Committee are so far-reaching and so vital to the cause of Housing and address themselves so directly to the essence of the great central, social, economic and industrial problem that is known as Housing in all countries, that we give them in full:

We, the undersigned, having formed ourselves into a Committee for the purpose of examining the vital problem of national housing, beg to submit for the consideration of His Majesty's Government the following major conclusions which have emerged as a result of our discussions up to the present:

Our proposals are designed to supplement the Government's active programme for slum clearance, reconditioning and relief of over-crowding, by providing for the outstanding need for new houses which can be let at rentals, inclusive of rates, of 10s. a week and under. The great majority of the houses built since the War do not fall within

this category. Only thus can the overcrowding, which is the root cause of slums be overcome.

MORE THAN A CLEARANCE PROBLEM

The problem of working class housing is far more than a slum clearance problem. It is natural that insanitary conditions and withered lives should have a profoundly moving effect on the social conscience, with the result that attention tends to be focussed on the more glaring abuses. The rebuilding of slum areas and the large-scale purchase of property for reconditioning are essential, but they deal with only a part of a far wider problem. The growth in population and in the number of families, coupled with the shift in the location of employment, means an increased demand for workers' houses, and if this demand is not met by the provision of an adequate number of houses at rentals within the reach of those whose earnings are low, fresh overcrowding results and new slums are created. The provision of housing accommodation not below a minimum standard for every family in the United Kingdom should be accepted as a public responsibility and a national service, as the provision of a pure water supply or a minimum standard of education has been accepted.

A MILLION HOUSES IN 10 YEARS

It should be the aim to achieve this objective in 10 years. The magnitude of the task is such that piecemeal and uncoordinated efforts must inevitably fail. In addition to houses required to replace slum dwellings, there is a need within the next 10 years for at least a million new houses to be let at rentals, inclusive of rates, of 10 shillings a week and under to the lower-paid worker. Past experience is proof that this need cannot be met by private enterprise, which in any case will be actively occupied for many years to come in supplying houses for those with larger incomes and in building enterprise other than housing. Any public scheme to meet the demand for lower rented dwellings will therefore supplement and not compete with private enterprise. Such a gigantic task will call for arrangements with the building industry, the mobilisation of materials, the purchase of land and the provision of finance, none of which can be achieved cheaply or economically except on the largest possible scale and by making provision for a long time ahead. For such a programme long-term planning on a national basis is essential.

A HOUSING BOARD NECESSARY

Any such policy demands adequate administrative machinery, expert control, and a continuity of policy able to survive changes of Government. These could be realised through the creation of a Housing Commission under the Minister of Health, to take charge of the administrative and executive functions of his Department in relation to housing. It should be set up with a full-time independent non-Party Chairman. Suitable parallel arrangements should be set up for Scotland and Northern Ireland. It should be responsible to Parliament through the Minister, and should be national in scope and status, being comparable to the Central Electricity Board. It will have close liaison with the Minister of Transport and other departments. The Commis-

sion will work in full co-operation with local authorities. In addition to collaboration, it will act on their behalf when so requested, and in the last resort will be in a position to secure action when a local authority fails to implement the appropriate plan. It will do its utmost to stimulate the formation of Public Utility Societies in suitable cases, and to bring about the creation of a Central Council of Public Utility Societies and the adoption of Educative Management, as suggested in the Moyne Report. One of the Commission's duties will be to build up an enlightened public opinion.

STOCK ISSUED WITH GOVERNMENT GUARANTEE

The Housing Commission should have the power to raise money to finance housing programmes, in particular by the issue of National Housing stock, and should be the official lending authority for housing. Such stock should carry the full guarantee of the Government in order to keep costs at a minimum. If it can be issued on a 3½% basis, the rents of minimum standard houses can be reduced to such a figure as to bring the economic rent within the ability to pay of the wage earner in all but exceptional classes of cases. Without interfering with the existing subsidies for slum clearance, or—in so far as these prove to be absolutely unavoidable—the proposed subsidies for the erection of workers' dwellings on expensive central sites, it would then be possible to arrange that all financial assistance should take the form of allowances to bring down the rent and should be related to the tenants' needs and not to the capital cost of the house.

NOT TO OWN THE HOUSES

The Housing Commission should not itself be the owner or manager of any houses. Houses built under the national programme should belong either to local authorities or to Public Utility Societies. The Funds of the Housing Commission will be lent only to Local Authorities and Public Utility Societies, the Housing Commission taking over this portion of the work of the Public Works Loan Board.

For a million new houses a capital sum of £400,000,000 would be ample. Not more than £60,000,000 would be required in any one year. A considerable portion would in any case be raised, independently as at present, by the larger Local Authorities, but even if the maximum figure is taken, there is no need for alarm as to the obligations which the nation would thus shoulder. The charge for interest and sinking fund to redeem capital should not exceed £16,000,000 a year and it is unlikely that any part of this charge would fall on the Exchequer. The issue of National Housing stock on this scale should not adversely affect the market for gilt edged securities. Indeed, in existing circumstances, a big building programme is one of the most constructive ways of dealing with the problem of unemployment. Over 80% of building costs, apart from site values, go directly or indirectly into wages. Even if some part of the liability under the guarantee should eventually fall on the Exchequer, this would be a small price to pay for the national benefits to be secured from the realisation of the housing programme we propose. Moreover, capital expenditure of this character if undertaken forthwith could not fail to hasten an all round recovery of business, leading to a greatly increased yield from existing taxation and a reduction in the cost of unemployment and public assistance.

A COMPREHENSIVE PLAN

It is essential that the Commission should be a planning body, and should co-operate with the statutory planning authorities, co-ordinating activities geographically and controlling the pace of development through time. The right choice of sites, the prevention of "ribbon" building, the harmonising of housing and transport policies of adjacent areas, are all matters on which expert advice and assistance are necessities. The Commission will be in a position to plan housing requirements as a whole on a national scale by Time and Progress Schedules, thus enabling the building and allied industries to forecast and organise production and to maintain standard building costs. It will be empowered to make collective contracts, and a part of its duties will be to encourage research in order to secure the use of the cheapest and most efficient materials and methods. It will ensure that the Country's and the Empire's supply of raw materials shall be available in the quantities required at reasonable prices. In addition, it will be empowered to negotiate with both sections of the building industry in order to maintain the labor force necessary to carry out its building programmes on a satisfactory basis.

Big as the task is, thus set before the nation, it is small in comparison with the effort, successfully made, in the organisation of industry during the War. We believe that the adoption of this policy and its aggressive pursuit would be acclaimed by the common consent of the whole nation.

Closely paralleling these two series of recommendations—all looking toward the creation of a National Housing Board—were somewhat similar recommendations offered by the Labor Party, a political organization.

As was to be expected, such radical and far reaching proposals received a mixed reception. So far as we can judge from accounts that have come to us, they would seem to have had pretty general support on the part of the community. Naturally, different people held different views with regard to various details of these comprehensive proposals; but, on the whole, public sentiment seems to have been aligned rather solidly behind the central idea of the creation of a responsible national body that would have vested in it the entire responsibility for dealing with the Nation's housing programme.

The proposal to take from the Ministry of Health existing functions with regard to housing—which is so important a part of any Government's programme and policy—and to transfer these functions to a Housing Board, presumably outside the realm of politics, could hardly have been expected to appeal to any Government.

THE MUTTON CHOP AND THE HUNGRY DOG

Commenting on this aspect of the proposal, so keen an observer as B. S. Townroe, associated with the housing work of the Govern-

ment during the Addison regime after the War, had the following to say:

There is amusement behind the scenes that men with the reputation of Sir Raymond Unwin, of the Hampstead Garden Suburb, or Sir Theodore Chambers, of Welwyn, or Lord Balfour of Burleigh, of Kensington—all men with practical experience of local government—should ever have imagined that their ideas for diminishing the powers of a Government Department or of a Local Authority would not be as difficult to accomplish as extracting a mutton chop from the teeth of a hungry dog. In fact, the idea of a Housing Commission as proposed by the Committee presided over by Lord Amulree or by the Garden Cities and Town Planning Association or other self-constituted reformers was doomed from the outset.

Last July Lord Balfour of Burleigh in the House of Lords introduced a Resolution urging the provision of one million houses to be let at a weekly rental, inclusive of rates, of 10 shillings and under, and requesting the Government to consider the desirability of setting up forthwith a Housing Commission charged with securing the erection of such houses by local authorities and Public Utility Societies on a national plan and with a minimum of delay.

THE WEAKNESSES OF THE PROPOSAL

Discussing these proposals in the *Builder*, Mr. Townroe has the following to say:

Many of the protagonists of a National Housing Board make no secret of their belief that this Board will either finance or actually build small houses. One of the principal reasons for setting up a Board is said to be the need of building in this country at least 1,000,000 small houses to be let at 10s. a week or less. All the advocates of the Board use the argument that, given a Government guarantee of interest, it will be possible to raise loans amounting to millions of pounds in the City. Further, it is argued that the establishment of such a Board will remove housing out of the sphere of politics.

In order to appreciate the dangers and the delusions of the proposal, it is necessary to analyse these three claims.

In the first place, it is by no means certain that small houses let at 10s. a week cannot in the near future, except in crowded industrial areas, be built by private enterprise unassisted by any State subsidy—direct or indirect. Already certain building contractors are providing small houses at inclusive rents of 7s. or 8s. a week.

But if a powerful central organisation—financed on the credit of the taxpayers—is established, this will introduce new competition with private enterprise. The advocates of a Board try to evade this point by stating that the contracts will be given to private contractors, but inevitably pressure will be brought to bear in favor of building by direct labor on the delusive grounds of economy. Indeed, some of those supporting the proposal see in it a subtle means of semi-nationalising the building industry.

AN INDIRECT SUBSIDY

The second assumption—which appears to be misleading—is that, given a Government guarantee, capital will easily be raised and no one will lose money. But such a guarantee will in effect be an indirect subsidy. If the Board is not able to pay the interest to those holding housing stock, then the taxpayers will have to put their hands in their pockets in order to provide the promised dividends.

Past experience certainly suggests that all the optimistic estimates of cheaper building owing to a Treasury guarantee may well be too optimistic. A common-sense view on this particular point was recently expressed by the disinterested organisation known as PEP, or Political and Economic Planning. In their second broadsheet on housing, PEP state that in the past any large Government-backed effort has led to inflation of prices and has resulted in providing houses mainly for people whose need was by no means great. Since the revision of Government subsidies, building costs have been reduced. “Already there is considerable danger of a fresh upward swing in prices, and a new corporation committed before public opinion to the rapid erection of houses on a spectacular scale and harassed by all the initial difficulties which have been seen, for example in the case of the Marketing Boards, would be an easy prey to the promoters of price rings.”

HOUSING IN POLITICS TO STAY

The third assumption is that such a Board would remove housing out of the sphere of politics; and the Central Electricity Board is taken as an example of the kind of organisation that is required. Here the advocates of a Housing Board are on unsound ground. They have evidently failed to realise that the Central Electricity Board managed to raise capital without any Government guarantee at all, and is, therefore, in quite a different position from the proposed Housing Board.

Other enthusiastic advocates do not seem to understand that if the Government gives a guarantee, it will have a voice in the spending of the money raised. The Central Electricity Board is in a strong position to decline to give information to Parliament, because it is free from Treasury entanglements. But a Housing Board financed by State-guaranteed capital would be in a much weaker position, and would in fact still be at the mercy of political changes; for the Treasury has to operate in accordance with the instructions of the Government of the day. If the politicians thought, for example, that the Housing Board were risking too much money on the purchase of bricks, fearing such a stupendous loss on building materials as occurred when the Addison scheme was being liquidated and the Department of Building Materials Supplies wound up about twelve years ago, they might forbid further purchases. Shrewd questions in the House by politicians might also influence the Board's policy.

DELAY FATAL

From the point of view, moreover, of clearing slums and housing families already overcrowded, one of the fundamental drawbacks of a Housing Board is that it would mean delay and uncertainty just at a time when there is a house building boom. The introduction of a Bill in Parliament would arouse strong feelings; and it probably would

require at least a year to carry it into law. During this period certain local authorities would seize at the excuse of holding up their slum clearance programmes, and persons ready to invest private money in small houses would decline to do so, fearing the effects of the indirect State subsidy. Even when a Bill for a Housing Board passed, there would be a considerable time needed to set up the necessary machine.

Most students of building who have dispassionately studied the various and sometimes contradictory schemes put forward in favor of a Housing Board, are convinced that the proposals have many weak points. The more the proposals are studied, the more it will be clear that private enterprise should be given as free a scope as possible, as it is flexible and tends to bring down costs, and therefore rents.

CONTROL OF PRICES TRIED BEFORE

How futile is the hope that Government can control prices is pointed out by Mr. Townroe, who reminds the country of the experience which England had only a short 15 years ago during the Addison regime at the Ministry of Health when the Government's housing plans came such a cropper. Mr. Townroe was associated with that effort and can speak, therefore, not only with knowledge but with authority as to the failure of the Government to control prices of building materials. In this connection Mr. Townroe in a recent issue of the *Builder*, under the caption "Lest We Forget," had the following to say:

It is curious how soon the lessons of the past are forgotten, and how short are the memories, even of such distinguished men as Lord Balfour of Burleigh. In 1919 the Department of Building Materials Supply was set up by Mr. Lloyd George and his Government. At first it was a Department of the Ministry of Munitions, but was later transferred to the Ministry of Health. The members of the staff of this department were highly skilled business men, for it must be remembered that on the demobilisation of both the Services and the temporary War-time Civil Service, it was possible to retain and to recruit outstanding men with experience of the manufacture and the distribution of building materials. Over all, as Director General of Housing, was a very wise building contractor, the late Sir James Carmichael, who was advised by Sir J. Walker Smith, now director of the National Federation of Building Trades' Employers, and by Sir Raymond Unwin, who was transferred from the Ministry of Munitions.

Optimistic promises were made by Mr. Lloyd George and members of the Coalition Government, both in Parliament and on the public platform, as to the way that they intended to build "homes for heroes." It was stated that owing to the central control that would be exercised through the Department of Building Materials Supply, it would be possible to co-ordinate the manufacture of building materials, and by means of wholesale purchase to keep down prices. In fact, exactly the same claims were made with regard to the effect of the operation of this department as are being made to-day by Lord Balfour of Burleigh, Sir Raymond Unwin, Mr. Alfred Bossom, and the other advocates of a National Housing Commission.

By 1920 Dr. Addison was changing his tune. I have recently been examining replies given to questions in the House of Commons about the work of the Department. Dr. Addison was very cautious, for contrary to expectation the cost of materials had been rapidly rising instead of remaining stable. This, in fact, was only following the economic law that if demand exceeds supply prices rise.

By the end of 1920 Dr. Addison had to admit that in all probability the Department would have to close down, and that over 300 officials on the staff would have to find other jobs. Then came the late Sir Alfred Mond, who in 1921 took charge of the Ministry of Health and found that the average price of an ordinary parlor house was in the neighborhood of £1,000. The Department of Building Materials Supply was closed. When Sir Arthur Griffith Boscowen became Minister of Health for a few weeks, in 1922, tenders of about £350 for a non-parlor house were being received. This gives some idea of the rapid fall in prices.

The Ministry of Health was left "holding the baby" that had been nourished up to that time by the Department of Building Materials Supply. The State, therefore, found itself the owner of many millions of bricks, slates, tiles, hot water cisterns, doors and windows. These had been bought at the inflated prices of 1920, and now that the bottom had dropped out of the market, costs were deflated and the taxpayers were left to pay the difference. Anyone who cares to refer to the files of "*Housing*," the official journal of the Ministry of Health, of which I was editor throughout the whole of its official existence, will find in the last few numbers urgent appeals published to local authorities to buy their materials from the Ministry of Health instead of from building merchants.

Owing to the great ability of men like Sir Ernest Strohmenger, who a few days ago was appointed a member of the Unemployment Assistance Board, and of Sir Ernest Forber, now chairman of the Board of Inland Revenue, at that time both officials of the Ministry of Health, the actual loss involved in selling off at bargain prices the stocks of building materials accumulated by the Department of Building Materials Supply were not as colossal as at one time seemed possible. But those connected with this experiment in State trading will agree that it failed hopelessly, although there may be differences of opinion as to the root causes of the failure.

There is no reason to suppose that National Housing Commissioners would succeed to-day where experienced men failed fourteen years ago. Most of the expert business men are now in good positions, and would be unlikely to accept appointments on the staff of a National Housing Commission except at high salaries and on long contracts, such as the Treasury would certainly not approve. Accordingly, other men would need to be recruited on the staff of the Commission.

It is as impossible to foretell the future now as it was in 1919. Few of the economists at that time prophesied the slump of 1921. We may find ourselves actually overbuilt in this country in the course of the next few years, and in that case all the high-sounding plans which the National Housing Commission are to carry out might be upset. Under existing circumstances it is surely wise to study the experience gained from past failures so as to avoid further losses and the dislocation of the building industry in the future before embarking on rash ventures.

LOCAL AUTHORITIES AN ASSET

The attitude of the Government toward these proposals has been expressed both in Parliament and out. Probably the fairest statement of that attitude is the official statement made by the Minister of Health, Sir Hilton Young, in addressing the Congress of the Royal Sanitary Institute in July. While not speaking to these specific recommendations, it was obvious that from what he said he had these proposals in mind. On this occasion he said:

He believed that all with practical experience of the work now realised that they had in the local authorities and their housing organisations a powerful body of business knowledge and experience in housing that could not be reproduced or replaced. It was these organisations and these only that had the intimate knowledge of local conditions that was necessary for the work, especially the surveys and the plans.

It was, moreover, difficult to imagine how the work of housing could be done by any body other than the local authorities which were charged with the general powers of local government. Town planning, control of water, sewers, light, power, and other services, and above all, authority to charge rates, all these powers were inseparably connected with the effective exercise of housing powers, and must be in the same hands if housing work was not to be fatally checked by divided control. To try to separate housing powers from the other powers of local authorities would be like amputating a leg and asking it to walk.

Another basic fact to be borne in mind related to the work of the central co-ordinating authority, the Ministry of Health. As regards that aspect of housing work, also, no clean cut could be made between the housing functions of the Ministry and its other functions. The work involved very closely considerations as to town planning, as to public health, and as to the regulation of local finances.

SUGGESTION NOT PRACTICAL

Control of these matters could not be separated from control of housing on the one hand or from the general responsibilities of the Ministry on the other. Prompt and effective discharge of the housing business that had to be done at the centre could only be ensured by keeping these powers and responsibilities under a single direction and control. To divide them must mean cross references and divided counsels, with all their usual delays and loss of efficiency.

They were in the middle of a time of intense activity in housing effort. The housing authorities were working double tides on slum clearance. Private enterprise was busy with a housing boom, producing houses at the rate of 300,000 a year. A big increase of activity was pending at the earliest possible moment, with the coming measure against overcrowding. While the machinery was running at such high speed, they might very well crash it by an incautious change in the controls.

Nevertheless, methods of organisation in house building needed and would repay constant attention to their improvement. The standardisation and simplification of materials and parts, the grouping of

contracts and orders, and the regulation of time-programmes for their execution, these and other aspects of the technique of mass-production made a fruitful field in which to reap a harvest of lower costs and rents. The bigger housing authorities were already well placed by the large scale of their operations to secure some of these benefits. As to further improvement in such methods, the most practical and direct way of getting it was by co-operation between the housing authorities; and attention was being given to the best way of securing such co-operation. The need for it would be greatly enhanced by the increased activity in building that would follow the development of the direct attack on overcrowding.

In the discussion in the House of Lords, Lord Astor, who was Parliamentary Secretary to the Ministry of Health during the Addison regime and who has an unusual knowledge of the problems of local government, stated that he saw great danger in creating what in effect would be new machinery that was unrepresentative and not based upon elected bodies.

Another objection to the scheme, brought out in the public discussion of it, was the delay. It was pointed out that two years would pass after the project was legalized before the scheme itself was seriously under way; that full activity could hardly be generated for another two years, leaving six years for its completion—a period much too short, unless financial failure is to be risked along with undue dislocation in other directions.

SCOTLAND HOLDS SIMILAR VIEWS

Speaking along lines similar to the views expressed by the Minister of Health, Sir Godfrey Collins, Secretary of State for Scotland, discussed these proposals in a speech before the Town Council of one of the communities of that country. On that occasion, he said in part:

It had been claimed for a National Housing Commission in the first place that by lifting housing out of the sphere of party politics, continuity of policy would be maintained despite changes of Government. But, apart from the question whether it would be possible or desirable to remove from politics a subject of such human and continuing political interest as housing undoubtedly was, reminder was unnecessary that successive governments had, in fact, maintained a degree of continuity by actively operating Housing Acts passed by their predecessors.

Certain executive functions, it was suggested, should be transferred from the Department to a Housing Commission. But there was no evidence, so far as he was aware, that the Department had fallen short in the performance of their functions.

To interpose a Housing Commission between them and the local authorities would merely add a fifth wheel to the coach. Besides, there was a close relation between the housing functions of the Department and the other matters with which they dealt—water supply, drainage

and infectious disease, for example. Would it be in the real interest of the public health of Scotland as a whole to disturb that co-ordination? He ventured to think not.

There was, however, another reason of immediate importance why a change of machinery should be avoided at the present time. He referred to the check to progress which such a change must necessarily involve. He would be extremely loth, now that the slum clearance campaign was making way and was daily gathering momentum, to risk the dangers that would attend the "swopping of horses in midstream." The progress that was now being made must not be impeded if they were to accomplish the task which they had set themselves during the next five years.

Much had been said about the advantage which would accrue from the adoption of a system of centralised finance to be provided through a Housing Commission with the help of a state guarantee. But was such a step really necessary? The large local authorities could raise money in the open market as cheaply as the Government could, and the smaller authorities could at present obtain loans through the Public Works Loan Board at the low rate of 3½%. That was only slightly higher than the rate which the Government had to pay for the money themselves. A Housing Commission could not, he was advised, advance loans of the same kind at a cheaper rate.

As to the question of the centralised buying of housing materials, the argument was that a Housing Commission buying in bulk for a long-term programme could strike a better bargain with the manufacturers than a multiplicity of local authorities acting independently. The Government were anxious that everything possible should be done to keep building costs at the minimum level. A Committee charged with the duty of watching the trend of the prices of materials had, in fact, been in existence for some years.

Housebuilding was, however, a relatively small fraction of the total amount of building going on at any particular time. For that reason a steady expansion of housing should not necessarily be accompanied by a rise in prices. A year ago when certain prices showed an upward tendency he had invited the trade to meet him, and appealed to them, in view of the large expenditure of public money, not to raise prices. The appeal was not unsuccessful. The Government would keep a close watch on prices, and was only too willing to encourage any steps that would secure cheaper materials to local authorities.

The Government did not think, however, that the establishment of a Housing Commission was the most practical way of securing this end. Let local authorities scrutinize their costs—examine the lay-out of each scheme and secure competitive tenders. The housing operations of some of our bigger authorities were on such a scale that they could already obtain many of the benefits of large-scale buying, but there was no reason why they should not by joint action among themselves get still greater advantages from bulk buying. It was a matter which, he suggested, deserved examination by the authorities concerned.

THE GOVERNMENT ADOPTS MOST OF IT

Although the proponents of this scheme did not secure the approval of the Government to its main feature, the concentration in the hands of a single governmental authority—a National Housing Board—of all

responsibility and functions with regard to the country's housing, they should feel extremely gratified at the fact that most of their proposals are likely to be adopted in the near future. For, the Government has indicated clearly that it was mindful of the considerations presented in these various Memorials and intended to take every step necessary to safeguard the development of the country's housing programme from the dangers that had been pointed out.

In various public addresses responsible officials of the Government have indicated that, in addition to carrying out the Government's present policy,—which includes slum clearance, the rehousing of the displaced slum population, the dealing adequately with overcrowding, and the giving of such assistance as may be necessary to local authorities and to private enterprise to enable them to deal adequately with the rehousing of such displaced populations—the Government also intends to watch carefully and control, so far as it is possible, the prices of building materials and supplies of building labor.

To that end, an Interdepartmental Committee that has been in session for some years past reviewing the prices of building materials is expected to be called to renewed activity.

The Government has announced that it intends to watch with the closest care the cost of building, of materials and of labor, and will attempt to systematize the demand and supply of these commodities.

To that end it intends to appoint in the near future a strong Advisory Council on Housing matters which the Ministry of Health will be able to consult at all stages for advice on the problems still to be solved.

In addition, the Government will facilitate the formation and coordination of Public Utility Societies and increase the importance of the part they may play in the solution of the housing problem. It also intends to take steps necessary for the better Management of housing along the lines recommended in the Moyne Report.

From all of which, it would seem quite evident that the present Government is very much alive to all aspects of the Housing Problem and intends to deal with it in realistic fashion.

SLUMS AND SLUMS

That the waiving of a necromancer's wand will not abolish slums and that even slums when abolished won't stay abolished is made very evident by a Report presented to the Government in England about a year ago—the so-called Moyne Report.

It will be recalled that early in the year, 1933, Sir Raymond Unwin—at that time President of the Royal Institute of British Architects—headed a group which postulated the view that “housing should be taken out of politics” and suggested as a means of accomplishing this result the creation of a National Housing Board.

This was to be a body that would have among its functions the promotion of the building of houses for the lower-income groups; the ownership and management of such houses when built; the administration of the subsidy or other form of aid secured from the local authorities or from the Government to meet the gap between the economic rent and the rent the lower income group can pay; to manage old houses—both in slums and elsewhere; to manage slum houses that have been rebuilt; to undertake reconditioning work of those houses that warrant that form of improvement; and, finally, to finance owners who are unable to make necessary repairs and undertake reconditioning—all of this to be done on a nation-wide scale.

Following a great meeting held in London early in 1933, a resolution was adopted by a representative group of distinguished British citizens urging the Government to explore the possibilities involved in these proposals.

The outcome of these recommendations to the Government was the appointment by the Minister of Health of a Departmental Committee on Housing, headed by Lord Moyne and made up largely of members of Parliament.

The Committee, by its Terms of Reference, was limited to a consideration of the following questions:

What, if any, further steps are necessary or desirable to secure the maintenance of a proper standard of fitness for human habitation in working class houses, which are neither situate in an area suitable for clearance under Part I of the Housing Act, 1930, nor suitable for demolition under Section 19 of that Act; and

What, if any, further steps are necessary or desirable to promote the supply of houses for the working classes, *without public charge*, through the agency of Public Utility Societies, or other bodies subject to similar limitations, operating in particular areas or otherwise.

Appointed on March 6th, this Committee rendered its Report on the July 19th following. The Report was made public in September, a year ago.

We regret that we have not space to reprint here the entire 68-page Report.* Every word of it has interest for housing reformers the world over; for, it deals with the fundamentals of the housing problem.

* *Report of the Departmental Committee on Housing.* H. M. Stationery Office, Adastral House, Kingsway, W. C. 2, London. Comd. 4397. 68 pp. Price 1s 3d.

Discussing, as it does, not only slum clearance but the great problems of reconditioning, of management of working class houses, of slum-minded tenants, the basis of compensation in taking slum property, the rehousing of dispossessed owners and tenants, it is obvious that the Report is of vital consequence to every country where the problem of housing is a serious one.

Although the Committee fully realized the limitations of the task set for it by the Government, it grasped the great opportunity that confronted it to present to the British nation a complete picture of the country's real housing problems.

Summarizing their Conclusions, the Committee said in part:

No NATIONAL HOUSING BOARD

We have carefully refrained, for the reasons which we have given, from making any recommendations which would impede the slum clearance programmes of Local Authorities or the return of private builders and investors to the provision of working class houses.

We have, therefore, felt unable to recommend the adoption of the proposals, put before us by several witnesses, for the formation of a National Housing Corporation to undertake on a national scale—whether through subsidiary building companies or through independent local Public Utility Societies—the future provision of houses for the poorer members of the working classes. All these proposals involved or implied a Government guarantee, and, therefore, fell strictly outside our terms of reference.

Apart, however, from this consideration, we are satisfied that any such proposals are at this stage premature and would, if adopted, have a deterrent effect on both private and municipal enterprise.

Questions of slum clearance are outside our terms of reference, but, in considering and formulating proposals in regard to that part of the housing problem with which we are concerned, we have tried not to lose sight of the whole. We agree with the view that the first essential task is to clear the slums; we have made no proposals which would afford Local Authorities any excuse to slacken or reduce their efforts in this direction; and we have made it clear that we are definitely opposed to the policy of reconditioning as a cheap alternative to demolition and replacement.

EMBRYO SLUMS

Apart, however, from the dwellers in the so-called slums, which are to be demolished, large numbers of the poorer classes are today living in conditions which ought not to be tolerated. They are living in decaying houses which are badly managed, inadequately repaired and often grossly overcrowded, and it is to methods for helping these people that we have primarily turned our attention. Large tracts of this property are to be found—especially in the larger centres of population—and call urgently for treatment on new and bolder lines. We think that there is here a gap in the Government's housing policy, and our proposals are intended to fill it.

THE CAUSES OF NEGLECT

It is abundantly clear that the existing law is adequate, if enforced, to compel landlords of working class properties to keep them in all respects fit for human habitation. In some districts the law is adequately enforced but in many it is not. The principal reasons for this failure in administration are local apathy, the influence of property owners on some Local Authorities, the shortage of local staffs, the existence of a number of poor owners whom some Local Authorities are reluctant to press, the hampering effects on management of Rent Restriction Acts, and the economic effect of the housing shortage in enabling landlords to curtail their expenditure on repairs without endangering their rents.

Whatever be the causes, the discreditable result remains. Commissions and Committees have inquired and reported and the law has been from time to time amended and strengthened, but its administration remains defective. But even if the law were to be fully enforced, the remedy would, in our opinion, in many cases come too late.

ENLIGHTENED MANAGEMENT CALLED FOR

There has grown up in too many districts a bad tradition between landlord and tenant of this class of property. That tradition can, we think, only be cured by improved and enlightened management and we see no practical way of securing this on a sufficiently large scale except by the acquisition of the properties. That Management lies at the root of the problem is no new doctrine. It was preached and practised some 70 years ago by Octavia Hill, and the essential soundness of her views has been proved by the successful practice of her methods by an increasing number of public authorities, private persons and Public Utility Societies.

We propose an extension on a large scale of the work of these Societies. We have recommended the appointment of a strong Central Public Utility Council to promote and supervise the Societies and to advise and make recommendations to the Minister in regard to proposals for the acquisition, reconditioning and management of working class properties which are not kept by their owners in all respects fit for human habitation.

VOLUNTARY AND COMPULSORY RECONDITIONING

We propose that every owner of working class property which is not in all respects fit for human habitation shall be made liable at law to expropriation on a new basis of compensation. At the same time we desire to give every encouragement to those owners who are willing and able themselves to put their houses in order, and with this object we have made two important recommendations.

We propose that private owners should be given the statutory right to submit to the Minister voluntary clearance or improvement schemes —except in regard to properties included in the 5-year clearance programmes of the Local Authorities.

We propose also that Local Authorities should be empowered to give a license to any owner who has reconditioned his house to their satisfaction, exempting the house for a fixed period from liability to clearance or demolition without full compensation. It will be appre-

ciated, however, that his obligation to maintain the property in a good state during the licensed period will remain undiminished.

It will be open to any owner to claim exemption from expropriation on the proposed new basis of compensation if he shows that the property has been made in all respects fit by the material date—which will be the date of inspection—or that the property is included in a voluntary clearance or improvement scheme which he has already submitted to the Minister.

The proposed new basis of compensation is not confiscatory. It is more fully explained in paragraphs 25-31 of the Report, but, as it is both novel in character and vital to the rapid and simple execution of our proposals, it may be desirable to summarize briefly its nature and the considerations which have led us to adopt it.

TO GIVE THE OWNER BACK HIS MONEY

We propose that the dispossessed owners should be paid what they themselves paid for the property; or, the value accepted for death duties if they inherited it; or, the value adopted for stamp duty if they acquired it by deed of gift. That is to say, the consideration disclosed on the latest transaction prior to the date of our Report should be taken as the compensation to be paid. *In other words we should give them back their money.*

Our objects in recommending this new procedure are to avoid the expense, delay and uncertainty of arbitration and to secure, so far as possible, some payment to all interests. The only alternative basis which we might feel justified in recommending would be the basis of market value after allowing for the cost of putting the property in good repair and discounting any excess rents obtained from illegal use or overcrowding. On that basis many interests—such as lessees for a short term—would receive little or nothing, many mortgagees would suffer serious loss, and hardship might be inflicted on a number of poor people.

In addition, there would be the delay and uncertainty of arbitration proceedings and relatively heavy administrative expenses. Further, it might be necessary to appoint a large temporary central staff to carry through the negotiations. Local Authorities would be reluctant to face the large amount of work involved on behalf of Public Utility Societies, and the latter have neither the staff nor experience necessary for this kind of work.

We appreciate that the plan may, not unfairly, be described as “rough justice”; and we realize that anomalies will arise as between different owners. But we are satisfied that as between the owners and the community the plan would be fair and reasonable; and would err, if at all, on the side of generosity to the owners. We are advised, however, that, on balance, the interests of the community would be adequately protected on this basis.

PUBLIC UTILITY SOCIETIES GIVEN POWERS OF ACQUISITION

We propose that compulsory powers of purchase should be conferred on the Local Authorities; but, in view of the expressed reluctance of the urban authorities to hold and manage inferior property, we contemplate that in many districts the powers will be exercised on the initiative of and on behalf of approved Public Utility Societies,

which are at present in existence or will be brought into existence to meet the need for their services.

Such Societies should work in close co-operation with the Local Authorities, who will be asked to exercise the compulsory powers on their behalf; and, if the Local Authority should decline to act, it is proposed to empower the Minister to confer on the Society the compulsory powers of the authority. Where no suitable approved Society exists or can readily be formed, the properties should be vested in House Management Commissioners appointed by the Local Authorities. Where neither of these alternatives is practicable, the Local Authority should be empowered to repair, hold and manage the properties themselves. * * *

SUBSIDY FOR DE-CROWDING

We have devised a financial scheme on a careful basis which will, we think, without serious risk to the Government ensure adequate capital facilities to the Public Utility Societies, who, however, will be encouraged and to some extent required to find a proportion of the necessary funds themselves. We propose that a re-housing grant should be available in urban areas to enable Public Utility Societies or Local Authorities to undertake new building to abate overcrowding in the acquired houses. In rural areas the overcrowding in the acquired houses should normally be dealt with by the addition of rooms as part of the work of reconditioning.

ELIMINATION OF THE SLUM LANDLORD

Such is the plan in bare outline. We appreciate that if adopted it will be far reaching in its effects. The ownership of property involves duties as well as rights. Against that large body of owners who realize their obligations our proposals are not directed. But we aim at the elimination of all owners who have proved themselves unwilling or unable to discharge the obligations of ownership, and who have continually evaded both the spirit and the letter of the law.

If our plan is not thought acceptable, the only alternative which we can see is that the Central Government should bring further pressure to bear on Local Authorities to enforce their powers and should if need be withhold the payment of part of their existing housing subsidies. This course however would leave untouched the problems of management and overcrowding in the central parts of our large cities, and the difficulty of dealing with the small poor owners would remain. We think it unlikely that any large immediate improvement could be effected on these lines and the problem would be left to find its natural solution in the efflux of time, when after some decades the houses became ripe for demolition.

But if, as we believe, the public conscience is alive to the necessity of drastic action and is prepared to support it, we think that our proposals will provide a just, quick and practicable means for securing a comprehensive improvement in the health and housing conditions of the working classes.

It is evident that the Committee fully realized that if the Slum Problem is to be adequately and effectively dealt with, there is much to be done beyond carrying out Clearance Schemes.

The embryo slum must be destroyed before the maggot comes to full life. The slum-minded landlord must be eliminated and the slum-minded slum dweller educated to better ways of living.

Overcrowding must cease. Standards of normal occupancy must be established, and the laws against overcrowding strictly enforced.

Where overcrowding is due to poverty, to families of too great size, to shortage of dwellings within the dwellers' capacity to pay, financial aid must be given to rehouse the de-crowded population.

Proper Management of dwellings must not only be urged but must be made an accomplished fact.

Reconditioning of the houses that are not too far gone must be carried out according to a comprehensive plan.

And, finally, Slum Clearance must be put on a more equitable basis than in the past and the owner of such property paid what he paid for it when he acquired it.



We have no hesitation in saying that the Moyne Report is the most far-reaching and most practical consideration of England's housing problems that has been presented in many years.

It is not surprising, therefore, to find the Government taking early steps to "implement" this Report.

While the details of the Government's new housing programme have not yet been announced, it is expected that there will be an official statement made by the Minister of Health when Parliament reconvenes the end of this month.

We are unofficially informed that this Programme will contain a comprehensive plan for dealing with the great evil of overcrowding, for the encouragement and development of Public Utility Societies, for the management of slum property, for a better basis of compensation in taking such property, for the reconditioning of houses that are susceptible to that treatment—in a word, for most of the proposals contained in the Moyne Report.

The following Summarizes the principal Recommendations of the Committee:

GENERAL SCHEME OF THE PROPOSALS

1. Local Authorities should be given compulsory powers and encouraged to acquire, for reconditioning, working-class houses which are not in all respects fit for human habitation but can be made fit and to which a probable life of at least 20 years can be given.

2. Where an approved Public Utility Society exists or can readily be formed, the houses should normally be acquired on behalf of the Society who will repair, improve and manage them.

3. In the absence of such a Society, the Local Authorities should be empowered to lease the houses to House Management Commissioners, who would be appointed by and ultimately responsible to the Local Authority, but should be given full discretion and independence in regard to the details of administration.

The Commissioners should be empowered to co-opt persons experienced in house management and social welfare.

4. Where neither of these alternatives is practicable, the Local Authority should be empowered to hold, repair and manage the houses themselves.

5. Management should be based on the Octavia Hill system and wherever practicable women housing estate managers should be employed.

6. In suitable cases the Local Authority or the approved Public Utility Society should be authorised to demolish the acquired houses with a view to obtaining a rehousing site, or to acquire them with this original intention.

7. Power should be given to the acquiring authorities to acquire in suitable cases fit properties for the purpose of securing a convenient area for management or to facilitate ultimate redevelopment. Such properties should be acquired on the basis of market value as modified by Part II of the Third Schedule to the Housing Act, 1930.

8. Approved Public Utility Societies should be given such powers of entry as will enable them to exercise effectively the powers which we propose for them.

CENTRAL PUBLIC UTILITY COUNCIL

9. A strong Central Public Utility Council should be appointed by the Minister of Health. The Council should consist of not more than 5 persons, including the Chairman. They should be paid on a part time basis, and should include at least one member with special financial qualifications. The staff should be appointed by the Minister.

The post of Chairman should be filled if possible by some eminent person of standing and experience both of municipal and voluntary housing activities.

The principal functions of the Central Council are set out in paragraph 80 of the Report.

The Council might usefully consider the promotion of a non-statutory Housing Association or league for propaganda and as a common meeting ground for municipal and voluntary workers interested in housing. The Minister should be authorized to make a small grant for this purpose.

APPROVAL OF PUBLIC UTILITY SOCIETIES

10. Approved Public Utility Societies should work in close cooperation with the Local Authorities. Before recommending such Societies for the Minister's approval, the Central Public Utility Council should normally be satisfied that the Committee of Management includes either members of the Local Authority or other persons experienced in local government; in some cases a representative of any local Building Society should be invited to become a member of the Committee of Management. The Central Council should be

satisfied that the managing personnel is such that the Society can be relied on to carry out with businesslike efficiency the public service to be entrusted to them.

BASIS OF COMPENSATION

11. The basis of compensation payable to the expropriated owners or lessees should be the "refund" basis, i. e., the price to be paid by the acquiring authority should be

- (a) the purchase price paid by the owner, or
- (b) if the owner inherited the premises, its principal value accepted for death duties when they passed to him, or
- (c) if the owner acquired the houses by deed of gift, the value adopted for stamp duty purposes,
- (d) in the case of leasehold interests the payment should be such an apportioned part of the purchase price, or the principal value accepted for death duties, or the value adopted for stamp duty purposes, as the number of years of the lease unexpired at the date of acquisition by the acquiring authority bears to the number of years unexpired at the date of acquisition by the lessee.

In cases where the latest transaction in respect of a property to be acquired includes other properties not to be acquired, the apportionment should, failing agreement, be referred to one of the official arbitrators.

In all the foregoing cases the amount should be determined by reference to the latest transaction prior to the date of this Report.

The relatively few cases to which the refund basis would not be applicable should be settled on the basis laid down in Part II of the Third Schedule to the Housing Act, 1930.

The advantages and possible objections to the "refund" basis of compensation are fully discussed in paragraphs 28-31 of the Report.

12. It is suggested for consideration that the new basis of compensation should be made applicable to any working-class houses which are not in all respects fit for human habitation and are to be acquired by any public authority, as defined in section 12 (2) of the Acquisition of Land (Assessment of Compensation) Act, 1919, for any statutory purpose, subject to the usual departmental consents. This suggestion does not extend to demolishable houses for which the set basis of compensation is prescribed by the Housing Acts.

PROCEDURE

13. Approved Public Utility Societies should submit their proposals in a preliminary form for the general approval of the Central Public Utility Council.

14. Having obtained this general approval, the Society should ask the Local Authority to serve notices on the owners.

15. Where resort to compulsory powers is necessary, the Society should ask the Local Authority to acquire the houses on their behalf, and should be empowered to submit an official representation to the Local Authority, a copy of which should be sent to the Central Council.

16. If the Local Authority should decline or unduly delay to accede to the Society's request or act on the representation, the Society should have a right of appeal to the Minister, who should be empowered to invest the Society with the compulsory powers of the Local Authority.

17. The procedure for notifying owners and hearing appeals on fact should be simple and expeditious.

The acquiring authority should serve a notice on owners and lessees of the houses to be bought requiring them to forward within a fixed period a statutory declaration as to the price paid for the houses, or the value accepted for death duties or for stamp duty if the houses were inherited or acquired by gift, and explaining the basis of compensation and the right of appeal on fact to the Minister of Health.

Each property should be judged on its own merits. It will normally be convenient to submit proposals for dealing with areas or aggregations of property, but acquiring authorities should not be required by law to define an area.

The right of appeal of the owner or lessee should be confined to an appeal on fact, i. e., on the ground that he claims that his property is or will at the time of the inspection have been made in all respects fit for human habitation. He should be entitled to submit written objection on this ground to the Minister, who should order the property to be inspected and decide whether or not it should be exempted.

Due notice of the Inspector's visit should be given to the objecting owners and lessees, who should be entitled to be present at the inspection and put their case to the Inspector. The Inspector's Report should be made to the Minister, whose decision should be communicated to the objectors and should be final.

The Minister should exclude any property, which is too bad for anything except demolition, or the price of which is excessive having regard to its probable useful life, the cost of repairs, and the loss of income resulting from the abatement of overcrowding. In either case the Local Authority's attention should be especially directed to it with a view to action under the Housing Act, 1930.

It is a matter for consideration whether this simplified procedure should not be applied, with the necessary modifications, to houses or aggregations of houses which are to be demolished or cleared under the Housing Act, 1930.

SAFEGUARDS FOR OWNERS

18. The following safeguards for the owners and lessees are recommended:

(a) An owner or lessee, who produces to the Inspector a certificate from the Local Authority, issued since the serving of the notice, that the house is now fit for habitation, or satisfies the Inspector that the house is so fit, should be exempt from expropriation on the proposed new basis.

(b) Owners should be given the right (subject to certain provisos) to submit to the Minister voluntary clearance or improvement schemes, and any property included in such a scheme which had been submitted to the Minister before the date of the Inspector's visit should be exempt from liability to acquisition on the new basis. (See recommendation 27.)

(c) An owner or lessee should be entitled to demand from the Local Authority a list of the works needed to make the house in all respects fit for human habitation and a statement that, if the works are carried out before the date of inspection, the certificate referred to above will be granted.

(d) Where any owner has reconditioned a house to the satisfaction of the Local Authority under Section 17 of the Housing Act, 1930, the Local Authority should be empowered to grant him a license exempting him for a fixed period from liability to a Demolition Order under Section 19 of the Act of 1930 or clearance action under Section 1 of the Act, provided that he keeps the house in all respects fit during the period of the license. The license should not exceed a period of 10 years, but the Local Authority should have power to extend it.

REHOUSING ACCOMMODATION

19. In urban areas rehousing accommodation should be provided to abate overcrowding in the acquired houses, and, where rehousing is to be provided by

an approved Public Utility Society, the site should be acquired on their behalf by the Local Authority. In the case of refusal or undue delay on the part of the Local Authority, compulsory powers should be made exercisable by the Society, as recommended above in regard to properties to be acquired for reconditioning.

PROPOSED REHOUSING SUBSIDY

20. Exchequer grant should be available in urban areas in aid of the rehousing accommodation provided to abate overcrowding in the acquired houses.

Where such rehousing is provided by an approved Public Utility Society in tenements of more than 3 stories on expensive sites (as defined in section 26 of the Housing Act, 1930), the subsidy should be £12 per tenement for 60 years.

Where the rehousing is provided by such a Society in any other new accommodation, the subsidy should be £5 per house for 60 years.

In each case the subsidies should be subject to revision in the circumstances contemplated in paragraph 61 of the Report.

Where the rehousing is provided by a Local Authority, the authority should be required to make a contribution from the rates and the Exchequer subsidy should be correspondingly reduced. A smaller rate contribution than that payable under the Act of 1930 may be considered appropriate, but no recommendation is made as to the amount of the contribution, which is a matter to be settled by the Minister after consultation with the Local Authorities.

CONDITION OF SUBSIDY

21. The principal condition on which these subsidies should be payable should be that the rents to be charged should not exceed on the average 2s. 9d. (exclusive of rates) per habitable room in tenements of more than 3 stories on expensive sites, and 1s. 6d. (exclusive of rates) per habitable room in any other new accommodation.

These rent conditions would mean an average rent of 8s. 3d. per week (exclusive of rates) for a normal 3-roomed tenement and of 6s. per week (exclusive of rates) for a normal 3-bedroomed house.

The subsidies recommended above are related to these rents as explained in paragraph 57 of the Report.

LOAN FACILITIES FOR APPROVED PUBLIC UTILITY SOCIETIES

22. The Central Financing Authority should be empowered to advance to approved Public Utility Societies the sums required to enable the Societies to acquire and recondition the acquired properties, provided that the loan charges on the amount advanced should not exceed the estimated rental income of the properties after overcrowding has been abated and an adequate allowance has been made for repairs, maintenance, etc.

The Table contained in paragraph 67 of the Report shows the maximum permissible advances under the proposals on certain assumptions.

Expenditure on any more extensive repairs or improvements than can be made out of an advance so limited will fall to be met from the Societies' own funds.

In some cases the Societies may be able to obtain financial assistance from the Local Authorities.

The Central Financing Authority should be empowered to make advances to approved Public Utility Societies for the provision of new accommodation to

rehouse persons displaced to abate overcrowding in the acquired houses. The power to make advances should extend up to 100% of the estimated value of the properties, but advances should normally be limited to an amount not exceeding 90%, the balance of 10% being obtained from the issue of shares bearing interest not exceeding 5%. (Attention is drawn to the calculations in paragraph 69 of the Report.)

CENTRAL FINANCING AUTHORITY

23. The functions of the Central Financing Authority should be discharged by the Minister of Health, at least until the scope of the operations can be measured.

It is contemplated that the Minister will obtain the necessary funds from the National Debt Commissioners, and should be guided in his administration of them by the advice and recommendations of the Central Public Utility Council. It is a matter for the Government to consider whether a special housing loan should be issued.

MARGIN FOR ADMINISTRATIVE EXPENSES

24. The interest charged on advances should include a percentage for management expenses, so that the administration of the scheme may ultimately become self supporting.

COMMON RESERVE FUND

25. In order to minimise the risk of loss to the Exchequer a common reserve fund should be set up and administered by the Central Financing Authority.

The Minister should be empowered, on the advice and recommendation of the Central Council, to determine how much of any surplus revenue of an approved Public Utility Society should be allocated to its own reserve fund, and how much should be payable into the common reserve fund. Before advising the Minister, the Central Council should confer with the Society, and regard should be had to the measure of assistance accorded to each Society in deciding how much of its surplus revenue may be retained in its own reserve fund.

Separate accounts should be kept of undertakings or parts of undertakings which are financed under our proposals, and the Societies should be required to submit their accounts to such audit as the Minister may determine.

RURAL HOUSING

26. Greater use should be made of the facilities provided by the Housing (Rural Workers) Acts, 1926 and 1931.

The Acts should be amended so as to enable the permitted increase of rent to be based on the same rate of interest as that which is prescribed (at present 4%) for advances made to the owners by Authorities under the Acts. The Authorities administering the Acts should be empowered to acquire, on the refund basis of compensation, properties which are suitable for treatment under the Acts, recondition them themselves, and draw the State subsidy which is at present payable under the Acts. Overcrowding in the acquired houses in rural areas should normally be abated by an addition of rooms as part of the work of reconditioning. The recommendations, therefore, in regard to new building to abate overcrowding in the acquired houses in urban areas are not extended to rural areas.

VOLUNTARY SCHEMES BY PRIVATE OWNERS AND PUBLIC UTILITY SOCIETIES

27. Private owners of property, including Public Utility Societies, should be given the statutory right to submit voluntary clearance or improvement schemes direct to the Minister, provided that such schemes are limited (a) to schemes agreed with all owners and lessees, and (b) to properties not included in clearance areas under the Local Authorities' 5-year programmes. The Minister, before approving the schemes, should obtain the views of the Local Authority and arrange for an inspection of the properties.

The Minister should be empowered to pay subsidy (on the reduced basis recommended above) in aid of rehousing accommodation provided by Local Authorities or Public Utility Societies for persons displaced from properties required under the scheme to be demolished or to abate overcrowding in houses to be reconditioned, provided that the special conditions as to rents, etc., are observed.

The new loan facilities recommended for approved Public Utility Societies should extend to rehousing schemes of this character carried out by such Societies.

FURTHER POWERS FOR CLOSURE OF INSANITARY BASEMENTS OR OTHER PARTS OF HOUSES

28. Local authorities should be empowered to close for all purposes of human habitation unfit parts of houses, including unfit basements, whether let separately or not; and the Minister should be empowered to pay subsidy, on the reduced basis recommended above, in respect of the new accommodation provided to rehouse the displaced persons.

BACK-TO-BACK HOUSES

29. The Minister should be empowered to pay subsidy, on the reduced basis recommended above, in aid of the rehousing of persons necessarily displaced from back-to-back houses or other houses of obsolete planning which are acquired and converted under our proposals. The Minister should also be empowered to pay the subsidy where Local Authorities require or are able to induce private owners to convert such houses, and displacements necessarily result.

OBSTRUCTIVE BUILDINGS

30. The power which was contained in Section 19 of the Housing Act, 1925, and was repealed by the Act of 1930, to deal with obstructive buildings should be restored. Compensation should be payable on the basis of market value provided that the properties are in all respects fit for human habitation.

TYPES OF DWELLING

31. Private enterprise and Local Authorities in providing new houses at large should be encouraged to provide in future a larger proportion of small dwellings for the small family groups who, according to the latest census figures, constitute nearly 50% of all families in many of the large towns.

Local authorities and Public Utility Societies should also be encouraged to provide without subsidy lodging houses or hostels with single rooms for unmarried men or women.

PROVISION OF NEW HOUSES (WITHOUT PUBLIC CHARGE)
BY PUBLIC UTILITY OR OTHER SUCH SOCIETIES

32. The Committee reject the various proposals for a National Housing Board or Corporation in the form or on the scale in which they were put before them. Their reasons are given in paragraphs 105-125 of the Report.

AFTER THE GOVERNMENT HOUSES ARE BUILT—WHAT?

Abraham Goldfeld, the Director of the Lavanburg Foundation's houses on New York's Lower East Side, recently raised the question of what provision was being made for the proper management of the houses that are to be built with Government funds. In an article published in *Better Times*, Mr. Goldfeld has the following to say, in part:

We have in the federal housing programme an opportunity to reach unprecedented numbers of poorly housed families. Numerous housing projects have already been approved by the government; many millions of dollars of federal money have been appropriated; and within a relatively short period we should see buildings ready for occupancy. But this will solve only the first part of the problem. Just as important and just as difficult as the initial one of procuring the buildings, will then be the problem of management of these vast new buildings. ****

Consider, for example, the question of who is to occupy the new houses. It is agreed among all housing authorities that only those who cannot pay a higher rental in the open market should be the beneficiaries of governmental subsidy, and therefore that families with adequate incomes are not wanted as tenants. Yet it does not require any unusual knowledge of social work to foresee what strenuous and tricky efforts are likely to be made to get into the new buildings people who are not entitled to the benefits of subsidized low-cost housing. Unless these efforts are successfully and permanently thwarted, those who need these benefits and are not in a financial position to get them otherwise will be deprived.

In the final analysis it will be the job of the manager to avoid such abuses. He will have to select the tenants. He ought, therefore, to be in complete sympathy with a policy of selection on the basis of need, and must be determined to carry out such a policy to the best of his ability.

Then there will be the problem of making life in these buildings livable. It will be up to the manager to prevent unnecessary noise, quarrels between tenants, fights among children, unsocial practices of all kinds. The manager will be the enforcement agent for all the policies of a housing project. He is the one who will have the responsibility of seeing to it that the old conditions of overcrowding are not reproduced in the new buildings by the taking in of lodgers. He will be forced to find ways to prevent tenants from throwing refuse out the windows, and children from eating in the hall and scattering refuse.

Of course, thousands of persons who come from slum districts are of high character and good habits, and will cooperate voluntarily, whole-heartedly and intelligently. There are many others, nevertheless,

who for a variety of reasons will continue their slovenly ways unless they are re-educated in their entire mode of living.

How is this re-education to be accomplished?—By the harsh enforcement of rigid regulations?—By lectures?—By social workers' visits?—Or by a prayerful hope that the idea will spread through the house by a process of diffusion? It would be well if the choice of the method is at least consciously made.

It is hoped that the large housing developments will welcome families with children, for it is, after all, they who represent the future of America. ****

Most successful housing developments—such as Sunnyside, Amalgamated, Dunbar, and Lavanburg—provide for social, recreational, and educational activities for tenants of all ages. In each of these cases much of the success of the enterprise is attributed to these activities. In the new government subsidized houses, will the management provide similar opportunities? If so, will the activities be superimposed, or will they be directed on the basis of the interest, desire, and readiness of the tenants?

Any experienced manager could add dozens more to the questions posed here. The point of these suggestions is that the gigantic housing programme contemplated and, in fact, now under way, presents problems of an altogether different order and magnitude than do those of private real estate ventures.

Solution of these problems will require maturity of judgment, understanding of human needs, social mindedness, common sense, a pleasant personality, and executive ability. Moreover, to make these intellectual and moral qualities effective, special training is necessary. This training must be two-fold; in technical building management problems on one hand and in principles and practices of social work on the other. London University today is the only place in the English speaking world where training is available in building management and social work combined.

Similarly, we must provide adequately prepared people. Whether we shall do this by persuading certain universities to offer short, intensive courses to prospective managers, or by making existing housing projects available as training centers, or both, or by some other means not yet suggested, is not of final importance. What is important is that in one way or another we be prepared to meet the challenge offered by the existence of the physical equipment of new housing to promote better living.

This challenge has come suddenly, after three generations of agitation by progressive men and women. With no warning, those of us who have been working for better housing are confronted with the need to shift our emphasis almost completely from the effort to secure houses to the new problem of manning the houses with a capable executive staff.

Washington can hardly fail to take up this challenge. If they ignore it, they do so at their peril—for, failure to consider these elementary considerations will mean the failure of the Government's housing projects. Experience has demonstrated that again and again.

CIVILIZED LIVING

CHATHAM VILLAGE

Amid the wealth of words that have been set end to end during the past three years on the subject of group housing, the name "Chatham Village" stands for something refreshingly substantial and real. For Chatham Village is no sheaf of plans and cost estimates. It is a group of 129 homes, now well into their third year of 100 per cent occupancy with a waiting list of prospective tenants at the time when "For Rent" signs in most urban neighborhoods bring profits chiefly to the printer.

There are, obviously, reasons for that waiting list. Many of these reasons date back to the period of study that The Buhl Foundation spent before launching this \$2,000,000 adventure in new homes and new standards of rental management. Other reasons have grown out of subsequent management experience. They are here reported for what they are worth as practical guidance in a field now replete with theories and conjectures.

The Buhl Foundation entered the field of housing only after social and economic studies had revealed that an opportunity exists for sound capital investment in large scale home building operations designed to blaze new trails in meeting human needs.

After a three-year study the Foundation announced that its effort would be to erect a model community of 300 homes "as an experiment and demonstration in the housing of tomorrow." Its principal purpose was to show the possibility of offering salaried workers modern homes in a garden environment at rentals low enough to assure a waiting list and adequate to afford an investment return, and thus to point the way toward sound commercial investment in large scale community building in Pittsburgh and elsewhere.

Chatham Village named like Pittsburgh in Honor of William Pitt Earl of Chatham is located on a high hill, just across the Monongahela from Pittsburgh's "Golden Triangle." Only a mile by air-line from the congested downtown business district and 2 miles or 6 minutes by motor from the city's heart, this tract seemed made to order for a community intended to serve persons whose offices were in the downtown district. Altitude and prevailing winds make the district the most smoke-free in the city. A few minutes walk distant is the Mt. Washington bluff, from which one can view the complete Pittsburgh panorama, with the two rivers joining near the site of Fort Pitt to form the Ohio river, and with the skyline of tall office buildings as a background.

A "GROUP HOUSE" DEVELOPMENT

Chatham Village is a harmonious garden grouping of attached homes. It has sometimes been called a "Radburnized Sunnyside." The architects—Ingham and Boyd of Pittsburgh and Clarence S. Stein and Henry Wright of New York, consultants and site planners—proved themselves able to take the much abused row house and adapt it to the hill slopes of Pittsburgh, giving it charm, dignity and privacy. The homes are not free standing or single houses on narrow lots; they are not row houses nor are they apartments, but rather a refinement of all these, affording great privacy and individuality. Under one roof are from 2 to 8 houses, insulated from each other by soundproof walls, each home with its own flower gardens and lawns, both front and rear.

To the urban village was brought the contribution of Ralph E. Griswold, landscape architect. And under owner maintenance, the individual gardens are earning a rank among the show places of Pittsburgh.

Although founded by a philanthropic institution, the new community is in no sense philanthropic. It is required to pay its own way, returning to the owners 5% net after all charges for management, taxes, amortization, maintenance, reserves, etc. have been made. The administration, placed in the hands of a specially formed subsidiary management organization, is on a strictly business basis. There are, however, no unusual or burdensome rules; for, such are considered unnecessary for the type of resident the Village attracts.

"Our first approach to the problem of housing," an officer of The Buhl Foundation recently explained, "was how to make our funds do double duty. That is, we wanted to do something in this field which no one else was doing, we wanted to blaze new trails in the direction of better homes, and still obtain a conservative return on our investment. Unless we could manage this last provision, we realized nothing we could attempt would be inviting to private capital."

At first the Foundation made a study of the experiences in housing of other cities; then it devoted a full year to a study of Pittsburgh's needs.

Having found that suitable homes could not be built for sale at a sufficiently low monthly payment, the Foundation decided that a rental basis was the only feasible one; moreover, it gave assurance of social and economic security to tenants as no sale of homes in a new development could do.

Before deciding upon the type of housing to be attempted, questionnaires were sent to more than 4,000 salaried employes of Pitts-

burgh corporations, and from the answers received a clear picture of the need for better homes was evolved.

Building and site development costs are as high in Pittsburgh as anywhere in the United States. Yet the Chatham Village rent base averages only \$11.35 per room. The range for 5-, 6- and 7-room houses is from \$54 to \$79 a month. In many cases above \$60 this rental includes a garage. It should be noted here that it has been possible to extend a temporary "recovery discount" on rentals during 1933 and 1934.

WHAT THE RESIDENTS GET

The appointments of Chatham Village homes are probably unprecedented at the rental scale and are regarded as unusual by persons accustomed to so-called "modern" apartment living. In many respects the homes are intended to provide a combination of the best features of the apartment and the individual home.

The houses are of 4 basic types with many minor variations to adapt them to topographic or locational differences.

In some homes are full sized yet compact kitchens; while others have fully equipped kitchenettes. Basement garages go with some homes while other homes have garage space in nearby "compounds". Some houses have extra sun rooms on the garden side at ground level. Others offer entrance porches, large living porches and paved terraces. Many have attractive balconies overlooking a pleasant view through French doors leading from the dining rooms.

There are no overhead wires in the Village. The electric light and telephone installations are underground. Every house has both front and rear its private lawn. All have tiled bathrooms with built in tubs and showers, completely equipped kitchens with high lustre steel cabinets with chromium splash backs, oven heat regulation and forced draft ventilation which prevents cooking odors from penetrating the rest of the house.

Adequate electric outlets are provided in every room; many kitchens are wired for electric clocks. Each home is completely wired for radio which may be plugged in in either of two rooms. Aerials are built in with no unsightly wires or sticks on roofs.

All homes have complete steam heating installations with low cost, automatically controlled gas burning furnaces, with heat regulators in living rooms. Every house is weather stripped throughout and heat insulated by several inches of rock wool in second story ceilings, assuring unsurpassed fuel economy. Each home has a conveniently arranged, well lighted laundry. Hot water is supplied from a large

copper tank insulated and jacketted, with automatic shut off and thermostatic fuel control. All houses have copper and brass plumbing, copper gutters and downspouts, chromium fittings, high grade hardware and lighting fixtures, wire fabric lath and double hardwood floors. Living rooms are designed with fireplaces with built-in heaters and marble hearths.

For convenience of occupants of homes without garages easily accessible garage "compounds" are provided in which every garage is equipped with a modern overhead door.

Family privacy has been attained through soundproof party walls between houses; and the privacy of front and rear lawns and gardens has been enhanced by a landscape plan which will border each domain by hedges and beautify it with vines and flowering shrubs.

THE MANAGEMENT POLICY

Most outstanding of all, probably, is the long-view management policy that has been developed in the course of the Village project.

As has been noted, Chatham Village was built to demonstrate the social and economic advantages of large scale planning and building of a garden homes community maintained by long term investment management.

It was obvious that only a large scale community project could provide the social advantages envisioned by the site planner, and the building and landscape architects and that only long term investment management could maintain those advantages.

Through these agencies The Buhl Foundation set out in 1931 to achieve new standards and new goals in an effort to build a new kind of community for a new and finer kind of living.

Three elements had to enter into the upbuilding of such a community: (1) a splendid physical plant providing comfortable homes in well designed buildings surrounded by beautiful gardens; (2) a comprehensive maintenance programme directed by management that regards the project not as a speculation to be exploited but as an investment to be fortified; (3) and finally and most important, fine people—families of cultivated tastes, persons whose hearts are in the business of helping to create a better environment and a social security for their lives and for the rearing of their children.

THREE POLICIES

Three policies of management are possible for residential properties.

The first is the philanthropic, in which charges are on a charity basis instead of being fixed on the cost or worth of the service rendered. The second possible course is the speculative, in which the management seeks to obtain the maximum possible return in the shortest possible time for a minimum service. There is no fine living in such an atmosphere. The third is that of investment, in which the management is content with a limited investment yield, is willing to amortize its property over a long period of years, and seeks to put back into the property as much as is reasonably practicable.

The Chatham Village plan is the third of these. The hoped for income is a strictly limited 5% return upon deflated 1931-32 costs, made still less by quantity buying and building. Residents are protected against the possibility of extortionate increases in future years.

Economic and social security are intended to go hand in hand. Thus it is hoped to demonstrate a new policy and a new approach for future builders.

These ideals are being expressed in very practical form. The operating company's staff has been able to maintain a happy relationship with its tenants. The formula: Two parts efficiency, one part courtesy, and one part friendliness.

Prompt attention to maintenance and repair needs and cheerfulness in granting reasonable requests for "extra" services have developed a management technique that has proved not only pleasant but profitable.

SOCIAL AMENITIES

It has also been possible to provide special features which have met with marked appreciation. Examples are:

Two tennis courts operated by the Chatham Village Tennis Club on a small family-fee basis;

A summer play school directed by a trained nursery school teacher, which all Village children may attend gratis;

Playgrounds, sandboxes, a mush-ball court and similar attractions for the youngsters of the Village;

The use of an old mansion on the property as a community center, as a club house and workshop for arts and crafts groups, tea parties and similar community activities.

The proof of the pudding is a small annual rental turnover and a waiting list that fills vacancies as fast as they occur—and even provides satisfactory sub-leasing arrangements for tenants who are transferred by their employers to other cities. The Village has attracted—and has held—the type of tenant for which it was designed.

In conclusion, it should be noted that it is the combination of sound ideals with workable ideas which has enabled Chatham Village to demonstrate that group housing is a socially and economically sound investment. And proof is not lacking that the spirit of a whole community can be shaped and strengthened by an environment planned to create new standards in urban living. That, too, is an achievement.

\$6,000,000 FOR CINCINNATI

On October 9, the Federal Housing Division approved the request of the Cincinnati Metropolitan Housing Authority for an allotment of \$6,000,000 for a slum clearance and rehousing project—a project developed by the Local Authority following a searching study of the West End tenement area of the city, out of which the City Planning Commission produced a redevelopment plan for the West End.

Several months ago, after the Authority had selected 6 areas within this general location, the federal land appraising officer, a former Assistant City Solicitor of Cincinnati, began the appraisal of these properties. Following approval by the Federal Housing Division, the work of getting options was started. It is not yet known whether the properties can be secured at the appraised valuations. This, naturally, will be a determining factor in the future of the development, as it has been made clear to property owners that unless the property can be secured at its fair market value, the site will be abandoned and another sought.

The project as now conceived provides for between 1600 and 1700 families. It consists of three "superblocks" from which a number of the present streets will be eliminated. Two of the "superblocks" will be for white tenants and one for Negroes. Each will contain considerable park and playground area to be purchased and maintained by the city. For this purpose and to widen streets and make the necessary utility changes, the city has agreed to utilize its bond issuing power to the extent of \$1,000,000.

The land is to be acquired and the construction begun by the Federal Housing Division, and architects are now at work revising the entire layout under the direction of the Federal officials.

The buildings will occupy not more than 25% to 30% of the land and the total number of families rehoused in the area will be fewer than are now accommodated. Rents cannot be exactly determined until details of the layout and construction are more fully worked out. They will, it is expected, be within the range of some portion of the low-income group but not within the means of the poorest paid wage

earners. It is expected that the new houses will be occupied by tenants now living in the tenement districts of the city.

BLEECKER MARQUETTE
Better Housing League, Cincinnati

HOUSING AT THE CAPITAL

Washington, as the Capital City, has the advantage coupled with the disadvantage of being under the immediate supervision of the new federal agencies that express the present Administration's interest in housing. Even the Agricultural Adjustment Administration has in process of development a community just over the District Line in Maryland. Within the District, however, the principal activities are those of the Housing Division of the Public Works Administration, the Federal Housing Administration, the Federal Emergency Relief Administration and the Alley Dwelling Authority.

The Alley Dwelling Law was enacted by Congress last June. The President then appointed a committee to advise him on the best set-up for administration of the Act. This Committee was composed of Hon. Melvin C. Hazen, President of the Board of Commissioners of the District of Columbia, Captain Howard F. Clark, Assistant Engineer Commissioner, alternate; Thomas S. Settle, Secretary, National Capital Park and Planning Commission, and John Nolen, Jr., City Planner, alternate; Horace W. Peaslee, Housing Division, P. W. A., and three representatives of the Washington Committee on Housing, Canon Anson Phelps Stokes, John Ihlder and Clarence Phelps Dodge, alternate. Dr. Stokes was elected Chairman.

This Committee submitted a Report recommending the designation of an Authority composed of four officials representing federal and district governmental agencies, and three citizens. The Attorney General's office ruled, however, that the three citizens could not be designated under the terms of the Alley Dwelling Act which speaks of "an official or agency of the federal government or the district government." The Advisory Committee, therefore, suggested an Authority composed of the Chairman of the Board of Commissioners of the District of Columbia, Hon. Melvin C. Hazen, the Director of Housing, Public Works Administration, Colonel Horatio B. Hackett, and the Executive Officer of the National Capital Park and Planning Commission, Arno B. Cammerer. The President appointed these three officials as the Authority on October 10, and instructed them to select an executive officer and to define his duties and responsibilities. The Authority

organized by selecting Commissioner Hazen as Chairman and John Ihlder as Executive Officer. Mr. Ihlder then nominated James Ring, who recently made a rent survey of the District, as Administrative Assistant, and this appointment was confirmed.

The Housing Division of the Public Works Administration, has in prospect two developments, one for Negroes, one for whites. It recently was compelled to abandon one site on which options for a large part of the property had been secured. Holders of the remaining part began to raise their prices until the project became financially impracticable. Other sites have since been selected and with competition it is hoped that the needed property can be secured at prices that will permit the erection of low rental dwellings.

JOHN IHLDER
Secretary, Washington Committee on Housing

HOUSING IN CALIFORNIA

The housing shortage is rapidly becoming acute in many cities in California. Despite the known doubling up in quarters on the part of many of the million or more unemployed and their dependents, the percentage of vacancy continues to fall.

Los Angeles reported at last count only 3.6% vacancies in single-family homes within the city and 3.3% in surrounding territory for a total of 2,400,000 people. This is preponderantly an area of detached small homes. Obsolescence considered, there is no margin for new families, immigrants, etc. A complete housing and real property survey of the area is proposed to be taken shortly by the SERA and Regional Planning Commission.

Results of Real Property Inventories completed for San Diego and Sacramento were released by the U. S. Department of Commerce in June.

In San Diego (pop. 150,000) a vacancy of 9% in all types of housing units was reported, with 1.5% of all structures unfit for use, and over 10% thirty years old or more. 92% of residential structures of this city were found to be designed for single families.

Sacramento, the state Capitol (pop. 100,000), had slightly less than 10% of vacancies in dwelling units; but 3% of all structures were reported unfit for use, and over 20% of them 30 years or more of age.

No recent report for the San Francisco Bay area has come to hand, except that vacancies are less than they were a year ago.

Although a large part of the older districts of San Francisco was rebuilt after the great fire of 1906, most of the housing constructed

there was unfortunately multiple dwellings badly overcrowding the lot, erected before the State Housing Act of 1909 was adopted. Now, with new bridges soon to be opened, linking the city with Oakland and with Marin County, the question is whether the city can hold its population. Manhattan since 1910 lost to the outlying boroughs of New York City more than 35% of its families (over 900,000 people moved). Will enough modern type housing be provided in San Francisco, before traffic begins to roll over its new bridges two years hence, or will the experience of Manhattan be repeated?

Slums exist in most California cities, together with much larger deteriorated districts that will become slums if not attended to. As in the eastern cities of the country, obsolescence of existing housing, decentralization of industry and—in California—wide spread and year-round use of the automobile, are causing workers to leave older congested centers for the outlying areas of our metropolitan districts.

More and more wage earners average only 3 days' work per week, a condition which seems likely to continue for some time. There is, therefore, a strong demand for urban subsistence gardens with lots large enough so that a family can raise sufficient vegetables, poultry or rabbits and fruit for its own use. The all-year growing climate makes such gardens particularly helpful in California. In the suburbs of Los Angeles and other California cities there were to be found thousands of families occupying homes of this kind long before the depression began. Much of the housing built recently has been in subsistence gardens, having lots of a quarter acre to an acre in area. These should not be confused with rural subsistence homesteads, which are larger in size and located further away from town.

California has room enough to put every family in the state on urban lots of this size, and do away entirely with congestion. In fact, all the people of the United States could be comfortably housed, 3 families per acre, on less than 10% of the ground of this one large commonwealth and still have 90% of the state's area for other purposes—to parallel Raymond Unwin's famous thought.

Good homes with urban subsistence gardens can be furnished here for \$5 to \$6 per room, good slum clearance rehousing from \$6 to \$8 per room.

Both Los Angeles and San Francisco Metropolitan districts need right now 2 or more slum clearance projects and 6 or more urban subsistence garden groups, each of several hundred units. There is urgent demand for the housing; the building industry is flat; unemployment very bad. Men should be put to work upon it without delay.

Government loans granted to relieve California's housing shortage are so far nil, although one allocation was made by the PWA to a San Francisco apartment house scheme which fell through. Some slum clearance money is reported to have been offered to Los Angeles, but the City Housing Commission has tried unsuccessfully for eight months to obtain funds from the City Council with which to employ technical help to make a competent showing of need.

3000 miles from Washington, California finds it difficult to present its case and obtain the attention of government officials. If the problem could be handled by regional representatives of the government who had reasonable power to act, people would feel better about it.

In conclusion, California cities have a large and urgent housing problem. \$100,000,000 could properly be used for housing construction in this state annually for several years, without overbuilding. Even that would provide new homes for less than 4% of the lower income group.

CHARLES H. CHENEY

Consultant in Housing, City and Regional Planning,
California Commission of Immigration and Housing

PUBLIC HOUSING IN NEW YORK

A year ago there was in no state or city in the entire country any public agency for the construction and operation of dwellings for families of low income. There were in New York, as in other states, Housing Boards charged with supervision of the construction and operation of dwellings by private companies at a fixed low dividend rate, but these companies, with the purpose of making a profit, could not afford to rent their buildings at rates which could be considered low. They, however, performed a very useful function in providing moderate-cost housing.

The National Recovery Act set up machinery in the Public Works Administration for lending money to properly constituted public bodies charged with providing low rental housing. When that Administration looked around for bodies to which to lend the money, they found that none existed. It consequently through its Housing Division recommended to state legislatures and to the governing bodies of cities, the creation through legislation of such responsible corporations.

The New York legislature was one of the first to enact such legislation. The New York act lays down the conditions under which cities may create Housing Authorities and the powers and duties of such

Authorities. The act is regarded today as a model. Since its passage other states have made similar enactments based upon the New York law. After the passage of the law in January, 1934, the Municipal Assembly of New York City set up the Housing Authority within the terms of the act and the Mayor promptly appointed the members.

The Authority is charged with three duties:

- (1) To investigate living conditions in the city;
- (2) To clear slums and
- (3) To erect and operate low-rental houses.

With the aid of a staff of workers provided by the Civil Works Administration and later by the Department of Public Welfare of the city, the Authority immediately began its investigations into living conditions which have resulted in the completion of an inventory of the entire city. The Authority now has a fund of information about the financial, physical and living conditions of every part of the city, such as no one dreamed could ever be accumulated, even as recently as a year ago. Concurrently with the taking of the inventory, the Authority has conducted studies into the means by which living conditions may be improved. A group of architects working as voluntary directors of survey work during the Winter and Spring made an exhaustive research into this problem with the result that the Authority has now in its files a vast amount of information regarding possible plans for low-rental dwellings. At the same time the Technical Director of the Authority, with an able staff, has built up a sound basis of knowledge of the problem so that the Authority is now ready to go into actual construction at the drop of the hat.

The Authority has also been clearing slums. Acting upon a programme recommended by the Authority, the City of New York has contracted with owners for the removal, without cost to them, of dilapidated, antiquated and insanitary buildings. This campaign of clearance has resulted in the opening up of many tracts in congested districts which have been turned over to the Park Commissioner for use for children's playgrounds until such time as the owners are ready to rebuild upon this land modern buildings built according to present-day building laws.

Of course, the greatest of the three responsibilities placed upon the shoulders of the Authority by the Act establishing it, is the responsibility for providing decent living quarters within the reach of people of low income. While the Authority has been pressing its campaign of research and clearance, its major effort and its greatest thought

has been devoted to the work of paving the way for the construction of new buildings.

First came the necessity of convincing the Public Works Administration that the New York City Housing Authority is a non-profit public corporation and is in fact a responsible body to which money may be loaned and which can give security upon which to lend the money. The Mayor had taken the first vital step toward demonstrating this responsibility by appointing Mrs. Mary K. Simkhovitch of Greenwich House, Rev. E. Roberts Moore of the Catholic Charities, Mr. B. Charney Vladeck of the Jewish Daily Forward, and Louis H. Pink of the State Housing Board, to membership on the Board. By appointing persons of such distinction and prestige he showed not only his own high opinion of the purposes for which the Authority had been established, but took action to have those purposes carried out.*

The second necessity was the formulation of a procedure—a line of action—which would demonstrate to the Public Works Administration that the Authority had able and intelligent direction. This procedure has been worked out step by step, and as each step has been worked out a memorandum covering it has been forwarded to the Housing Division of the Public Works Administration. As each memorandum has been forwarded the action outlined therein has been taken. The result has been that the Authority has obtained options in the name of the United States of America on 64% of the property lying in a 16-block area in Williamsburgh and the Federal Government has sent appraisers into the area to verify the option prices. Williamsburgh was selected as a result of the exhaustive surveys made by the Authority into living conditions in the city. By a process of elimination, in which 14 large areas were compared and many small sections of these areas closely studied, it was found that the area chosen combined land values low enough to permit low rents, transportation facilities sufficient to give access to all parts of the city and a site ideal for model housing at present occupied with a congeries of wretched frame structures ripe for the torch of an incendiary, insanitary, dark, crowded, without air.

The second result has been the creation of an architectural machine under the direction of the Authority's Technical Director, capable of a most extensive and difficult task. Working closely with the architectural profession as represented in the 6 Architectural Societies of the city, a plan for the employment of architects was developed. After recommendations from these Societies had been submitted, the Authority selected an executive board of 5 architects who under the Technical

* *Mr. Post is the Chairman of the Housing Authority—Editor.*

Director were to direct the project as a whole. A competition was then held to which all architects in the City were invited. This resulted in the qualification of 22 additional individuals or firms as a pool of competence from which the Authority might draw talent, imagination and intelligence ample for the highest responsibilities. This architectural machine, subject to the approval of Washington, is ready to function.

A third result has been the formulation of the relationship that is to exist between the Public Works Administration which is to lend the money and the Housing Authority which is to execute the project. The relationship proposed by the Public Works Administrator, Secretary of the Interior Ickes, and accepted by the Authority and the city, is in effect a close partnership. It is proposed that the Federal Government will acquire the land upon which the project is to be built and will rent it to the Authority for a figure to be agreed upon, and to be as low as the legal technicalities will permit. The Public Works Administration will then lend to the Authority the money for the erection of the buildings, the loan to be secured by the buildings, as is usual in construction loans, and to be further secured by equities or compensating factors provided by the Authority or by the City; such as city-owned property within the area of the project; streets and sewers and their maintenance; areas derived from closing certain streets; maintenance of schools and parks adjacent to or near the project; other utilities such as lighting, street cleaning and snow removal, fire protection and policing; and cash at least sufficient to cover minimum administrative costs of the Authority.

The proposal, as thus outlined is conditioned upon prompt, satisfactory action by the Authority. Of this the public may be well assured; for, the Authority already has a record for vigorous action based upon careful plans thoroughly thought through.

The Authority has had the uphill fight that all new organizations must expect. But I think that I may say that it has progressed upon its course steadily without deviation to the right or to the left, without hesitation, without retracing of steps.

I look forward to the erection of the first low-rental housing group in close cooperation with the City and the Federal Government, with complete assurance that the results will be worthy of the great efforts that have already been made by all concerned, and as I look forward I see the Authority going on to a constantly growing usefulness. Once the first buildings are built, occupied and bringing in income, the public will rapidly realize how safe and how attractive the bonds of the Authority are.

I believe that the public will furnish a ready market for the sale of the Authority's bonds. Just as the Port of New York Authority has borrowed the money to build the great bridges and tunnels which join the two States on either side of the North River, and just as the Port Authority bonds are quoted above par, and just as the Port Authority, after paying all charges, is building up a handsome reserve, so I confidently expect, the Housing Authority will borrow from the public the money to improve the public's own living conditions; and as a result of the partnership that will exist between the public and the Authority, the public will be benefitted two-fold by a safe field for the investment of its savings and by the constantly increasing number of fine dwellings which will begin to make New York City the kind of place it ought to be and that its citizens deserve.

LANGDON W. POST
Chairman, Housing Authority,
New York City

HOUSING AND TUBERCULOSIS

Proper housing constitutes a conditioning factor in the well-being of every family. It is a conditioning factor which may determine our psychological attitude toward life. It certainly conditions health, as do proper or improper diet and adequate or inadequate clothing.

Tuberculosis has often been regarded as a disease of darkness, largely because we have been taught that plenty of sunlight and fresh air are most valuable in preventing or combating the disease.

Undoubtedly, improper living habits caused by any number of factors—bad housing being one—tend to break down the resistance of individuals to all types of disease. Improper housing should be considered a conditioning rather than a causal factor in the development and spread of tuberculosis.

The Public Health Nursing Association of Pittsburgh, in a recent Report indicated a steady increase in the number of tuberculosis cases reported each year to the Health Department—625 cases in 1929 and 1093 in 1933. "The evil but entirely logical effects of the continuing depression must be considered as a primary contributing factor", the Report stated. This contributing factor of depression includes lowered living standards of improper and inadequate food and lowered housing standards—especially for those who have been forced to become recipients of unemployment relief. The fact that 33% of the total cases coming under the supervision of the Public Health Nursing Association last year were residents of the Hill District—notorious for its sub-

standard housing—gave reason to suspect that bad housing and insanitary conditions have some relation to those factors causing tuberculosis.

In the summer of 1934 a study was made by the Pittsburgh Housing Association of the housing conditions of 392 tuberculosis patients living in the Hill District and receiving care from the Public Health Nursing Association. Complete information on sanitation, light and air, needed repairs, cellar or basement living, etc., was secured on 372 houses. This disclosed the following facts:

43% were in need of major structural repairs. One out of seven (7) houses was unfit for use.

33% had cellar or basement living rooms. One out of every six (6) used the cellar or basement for sleeping purposes.

30% of all the living and sleeping rooms were without adequate light and air.

30% of the dwellings had defective plumbing, including defective water closets, broken sewer or water lines, or sanitary fixtures.

In 71 instances, 2 or more families were living where facilities were intended for only 1 family.

There were found 81 cases of over crowding—some more serious than others.

In Shipton Street 2 families, composed of 11 persons, were living in 3 rooms. In Beebe Street 13 persons, 3 families, were found in 4 rooms. The house had defective plumbing and the rooms were dark.

In Pasture Street 10 persons were living in 4 rooms. 5 double beds were in 2 sleeping rooms.

In Linton Street 3 families were living in a one-family dwelling; a cellar room, with no window, was used as a bedroom.

Whether bad housing can be considered as directly causing tuberculosis or not, the fact is that an increased incidence of tuberculosis has been found to accompany breakdown in living standards and to follow closely the breakdown in housing standards.

JOSEPH P. TUFTS
Executive Director,
Pittsburgh Housing Association

HOUSING IN DELAWARE

The Report* of the Delaware State Board of Housing for 1934 covers 5 towns in that state. Information was secured for these towns describing existing accommodations, vacancies, the extent of sub-standard housing, the possibilities of rehabilitation, dwelling needs, population trends and social costs. Recommendations were made for each community. These include a system of building permits, enforce-

* Report of the State Board of Housing of Delaware, 1934. Delaware Trust Building, Wilmington, Delaware. 33 pp.

ment of sanitary standards, a study of existing building regulations, complete installation of sewage systems with compulsory connections, and local plans for the elimination of unsatisfactory housing and the substitution of new dwellings at prices within the income ranges of the families in the different communities.

The surveys revealed much lower vacancies than prevail in most of the cities included in the nation-wide Real Property Inventory. In fact there were only 149 vacant accommodations in the 5 districts, or a rate of slightly less than 3%. Moreover, there were 329 families doubled-up with relatives, a further indication of actual shortage.

It is to be regretted that the Report does not furnish information that can be compared with the Real Property Inventory, or that the data provided for the five communities is not more uniformly reported. The results would be more valuable if one could tell, for example, how many houses are unfit for habitation, how many are in need of structural repair, the age of the dwellings, the number of persons per family, and the percentage of properties without minimum equipment such as running water, indoor toilets and bath tubs. Probably limitation in the size of the Report explains this omission.

BERNARD J. NEWMAN
Philadelphia

ZONING IN PHILADELPHIA

When zoning was finally achieved for Philadelphia over a year ago, it was only after a long fight against real estate interests that feared it would end their opportunities to speculate in shifting commercial areas. Fortunately, the ordinance has had just that effect, as the records of its administration for the year show.

The last real obstacle to the passage of zoning was the cost of administering the ordinance. This was overcome by an amendment putting its enforcement under an existing city department, the Bureau of Engineering and Surveys, and providing for personnel by transferring workers already in the Bureau of Engineering. The cost of the Board of Adjustment, required under the Ordinance, was eliminated by another amendment that permitted the Mayor to assign five Departmental Directors to serve on that Board without additional pay.

During the first 12 months, 4973 applications for permits were filed with the Zoning Division. Upon investigation, 1988 of these were found to require no zoning permits; 1841 permits were issued, and 1213 Use-Registration Permits were granted. The Division of Zoning

referred 170 applications directly to the Board of Adjustment and 499 more were appealed to that body after being denied by the Division.

Altogether 741 cases were passed upon by the Board of Adjustment in its weekly meetings, of which 135 were denied. These appealed cases came under three heads: those requiring Board of Adjustment Certificates; those requiring Certificates of Variance; and those requiring Temporary Non-conforming Permits.

The Board of Adjustment has been liberal in its interpretation of certain types of regulations when minor technicalities were involved, but it has been strict in upholding the requirements of the Ordinance where objectionable uses, in their judgment hazards to health, were contemplated. "Spot" or "piece-meal" changes have also been turned down. Thus the Ordinance has been enforced to protect the interests of the community against the individual owner seeking exceptional profit.

It was thought at the time of passage that the fees from permits would cover the cost of administration but the period was one of unprecedently low building construction, consequently the fees, \$11,800, did not meet expenses.

So far the Ordinance has stood without amendment. City Council has referred 78 resolutions to the Board of Adjustment requesting changes in area designation. Of these the Board has approved 43 and condemned 14; 21 are still pending. In every instance City Council has upheld the recommendations of the Board.

In every case where appeals from the decision of the Bureau were brought before the Board, the site involved was visited by at least 2 members prior to the consideration of the appeal by the Board.

By tactful handling of the problems presented to it, the Board of Adjustment has won quick recognition for the reasonableness and fairness of its decisions. Since the success of Zoning depends on the decisions of this Board, it is safe to say that the results of the first year are a promise of good administration.

BERNARD J. NEWMAN
Philadelphia

CHICAGO COORDINATES ITS EFFORTS

Born of a desire to coordinate the efforts of those organizations that were or should be interested in housing, and with the purpose of creating public interest in housing and an intelligent knowledge of the subject, the Metropolitan Housing Council of Chicago has been so

successful as to have been asked to initiate similar organization in four other leading American cities.

Incorporated under the laws of Illinois last January, the Council in the short space of 10 months has done much toward attaining each of the 5 objectives set for itself.

First and foremost has been the coordination of the efforts of the municipal authorities—the building department, health officers, transportation committees, zoning and taxing bodies—with those of contractors, builders, architects, real estate interests, social workers, investors, bankers, labor organizations and consumers. The Council has aided the Mayor in setting up a Sub-Standard Housing Committee which has pushed condemnation work by coordinating the efforts of the building, health and fire departments and is striving to obtain better living conditions. The social agencies have drawn up a housing code showing minimum needs.

The demolition campaign now being carried on in Chicago by the State Housing Board, was the Council's second and most important objective, and an example of the Council's disinterestedness. The initial survey of the city's dilapidated buildings revealed more than 5,000 structures in need of razing or structural repair. Since June 1, nearly 1,000 structures have been removed from this list.

As a private corporation the Council was unable to secure the work-relief labor essential to the success of such a campaign. When, however, the State Housing Board undertook the task of clearing Chicago's slums and blighted spots, the Council was quick to offer office space for clerks and records and to furnish the necessary supplies. It has aided the demolition work, giving advice when asked, direction where needed, and encouragement at all times.

Demolition has only emphasized the need for rehabilitation—the Council's third objective. Before the Federal Housing Administration began to function, the Council had actively engaged in the rehabilitation of existing structures where such work was economically advisable.

It has now set up an experiment in block rehabilitation which is being given federal consideration. This involves a management concern—possibly a limited-dividend corporation—block planning, remodeling and cooperation of charitable and social service organizations.

A construction programme will become the fourth goal of the Council but only when, and if, such a programme is deemed advisable. First must come what the Council regards as its greatest contribution to the welfare of the city—a real property inventory and land-use survey of an exhaustive nature.

Here, again, the cooperation secured by the Council is evident. The county tax assessor's office, the City Hall and real estate groups have united in support of the Council in its attempt to secure funds to underwrite this work. Upon the outcome of this will depend, in large part, the Council's construction programme. So far, the organization has limited itself to advising the Public Works Administration Emergency Housing Corporation in its work in Chicago. It still regards construction, from a consumer's viewpoint, as a major programme.

HAROLD E. RAINVILLE
Chicago

DETROIT IS STIRRING

at Trafford Park in Manchester near the Manchester docks; the Bromborough Port Estate on the west bank of the Mersey opposite Liverpool 4 miles from Birkenhead; the Dagenham Dock Estate and the Dagenham Industrial Estate, about 11 miles from central London—the housing of which was developed by the London County Council and which is now the site of one of the Ford Motor Company's large plants; the industrial development at Slough, near Windsor; and the Colwick Estate at Nottingham.

The pamphlet is illustrated by site plans of most of these developments and is printed in English, German and French. Copies can be obtained upon application to H. Chapman, Organizing Secretary, International Federation for Housing and Town Planning, 25 Bedford Row, London, W.C.1.

EMPLOYERS' HOUSING

This book* on industrial housing, issued in the Dutch language as a publication of the Dutch Housing and Town Planning Association, seeks to give an answer to the question whether or not it is necessary or desirable for industries to engage in housing their employees and seeks to settle the points that should be considered, discussing the complications that arise in such work.

Special attention is given to the position of the one-industry town, found more frequently in the United States than in the author's native country, and consequently there is reference to the data and views given in the various American reports on this subject, by Leifur Magnusson, Morris Knowles, Clinton Mackenzie, Leslie H. Allen, Boyd Fisher and others.

In view of the disastrous consequences of over-production, as evidenced by the present world-wide Depression, the author urges Industry to undertake the housing of its employees as a means of preventing such a situation in the future, pointing out that expenditures on Housing as a part of the cost of production would tend to operate towards that end. He urges employers to weigh carefully the profits of a housing scheme, both direct and indirect, against the costs and risks of such endeavors, and points out that such work should be considered not as philanthropy or "uplift" work, but as an accompaniment of the industry.

The author enumerates the motives that may lead an industry to undertake the housing of its workers and divides these into two groups: (a) those of a social and technical nature, whose economic value cannot be accurately stated, and (b) those of an economic character whose value can be quite definitely determined.

For the purpose of such an estimate, a key factor, "cost of labor", is introduced. This includes not only the money actually paid out as wages but also the expense of housing the employees—where it is necessary to supplement the revenues received from rentals—and the cost of transporting them each day to and from the plant. Even where such cost is paid by the workers themselves, in the last analysis it is a charge on the industry and is reflected in the wage level.

The direct cost of such daily transport to and from work is given—as well as the indirect cost as reflected in increased labor turnover, illness, fatigue and industrial accidents, based on the results of an

* *Industry and Home Building. A technical economic study concerning Industry's experiments with laborer's dwellings.* By Dr. F. Bakker Schut, Civ. Eng. Published (in Dutch) by Van Gorkum & Co., Assen, Holland, 367 pp. 1933.

inquiry conducted at the factory of Philip's Incandescent Lamp Works at Eindhoven.

As a comparison with these costs, direct and indirect, of failing to provide proper housing, the author presents an analysis of the cost of an industrial housing scheme, with suggestions as to methods by which the various elements in such costs may be eliminated or reduced.

A discussion is had also of the effect on rents—and consequently on wages—of the failure of industry to provide housing for its employees where there is a scarcity of residential accommodations. The relation of this to the decentralization of cities and of industry is touched upon.

In the second part of the book methods of financing such industrial housing schemes are examined in closer detail and the establishment is urged of limited-dividend companies or Public Utility Societies, in which several industries may pool their interests for such a purpose.

Finally, the various systems of state aid for industrial housing found in Europe are referred to.

THE NO MAN'S LAND OF ZONING*

The Harvard School of City Planning publishes the results of the fifth of its valuable series of researches in the field of City Planning in "Transition Zoning" by Arthur C. Comey.

For a science that has had such wide and rapid acceptance, zoning has been remarkable for the little change that has occurred in its application and practice since its beginnings in the United States. Such new ideas and new methods as have been brought into play are sporadic—growing out of local experience and ingenuity—and are to be discovered only by careful search of many ordinances from all parts of the country and by study of the experience of many individual cities. Mr. Comey has made such a search and study within the limited field of "Transition Zoning," a field representing a considerable degree of refinement of the older and cruder forms of zoning.

The author has studied more than 800 zoning ordinances and made extensive inquiries of zoning administrators. Contrary to expectation he has discovered many examples of one form or another of special devices designed to mitigate the distress frequently caused by the merging of districts with varying use, height, and area regulations, which devices he terms "transition zoning."

* *Transition Zoning* by Arthur C. Comey. *Harvard City Planning Studies—V.* Harvard University Press, Cambridge, 1933. 150 pp. \$2.50.

These instances, some hundreds of them, are well reported and analyzed. Many examples of clauses in use are given together with suggested model clauses for each of the several forms of application. Notations of the experience of cities in the administration of such provisions are likewise given, together with reports of applicable court cases. Principles and typical examples are clearly portrayed by description and by diagrams and photographs.

Among the provisions treated at length are

The use of an "elastic" district boundary line; special area requirements for boundary lots; gradation of height requirements at district boundaries; special set-back provisions for business areas merging upon residential districts; building set-backs at business corner intersections of residential streets; rear yard provisions for business lots abutting residential lots; special limitations upon use of land within specified distances of certain other uses or districts; the creation of buffer districts; and others equally interesting.

Numerous examples of the actual application of these various methods are given and the advantages and disadvantages of each—together with probable ease or difficulty of administration—are pointed out.

This book represents a distinct step in the direction of improved zoning practice and administration. It offers many well founded suggestions to the zoning practitioner. It should be of value to zoning administrators in helping them to solution of some of their more troublesome problems in dealing with those cases of "undue hardship" frequently avoidable, through this development in the use of zoning, so well presented by Mr. Comey.

RUSSELL VAN NEST BLACK
Princeton

FROM THE CAVE TO THE DWELLING-MACHINE*

This large and leisurely volume is the first of a trilogy. The second volume, it is announced, will deal with current housing conditions and trends, and the third volume with the solution of such problems as have been shown by the second to exist. It is proposed to offer in it a rationalization of the housing industry. In view of the very burning practical problems with which American housing is at this moment confronted and the far reaching new policies which are being or may soon be inaugurated, it is regrettable that the last volume could not have been presented first. For serious contributions toward the solution of the major housing problems, of which the rationalization

* *The Evolving House—A History of the Home*, by Albert Farwell Bemis and John Burchard, 2nd Vol. I. Technology Press, Cambridge, Mass., 1933, 502 pp., 152 Illust. \$4.

of the industry is clearly one, were never more needed than today, and engineer authors might reasonably be expected to be at their best in dealing with such subjects. By the same token, the material of the present volume, if it was considered desirable to collect it from its fairly accessible secondary sources, could have been more convincingly handled by an anthropologist and a historian.

The volume is divided into three parts. The first deals with prehistoric and primitive homes and incidentally with food, arts and crafts, marriage customs, hunting, husbandry and primitive religion. In short, it attempts a résumé of the field of anthropology preceded by a bit of paleontology.

Part II, described as the evolution of the modern American home, conducts a rapid survey of Egyptian and Sumerian, Greek and Roman culture, followed by a somewhat more detailed description of a series of British and English homes from pre-Roman days to 1900. This is followed by a chapter on American Colonial homes and one on American homes from 1800 to 1920.

Part III treats, in a necessarily sketchy manner, with the modern homes of the world,—including India, China, Japan, Tibet, Korea, Siam, Mohammedan countries of Asia and Africa, the various European nations, South America and the United States. The modern American home is considered in four classes, urban, suburban, rural-town and farm.

Concerning the authors, Albert Farwell Bemis is a well known Boston manufacturer and engineer who has shown for some years past an enlightened interest in industrial housing. Mr. Bemis not only appears on the title page as senior author, but in decidedly larger type than his colleague. But he evidently does not believe in ghost writing, for he tells us that "my own contributions to this text are clearly indicated where they occur," which limits them, in this first volume, to a Foreword to All Volumes, a Preface to Volume I, and a Conclusion,—altogether some fourteen pages. The publishers inform us that Mr. Burchard is an engineer graduate of the Massachusetts Institute of Technology, that he taught there for seven years and has more recently been director of the housing research sponsored by Mr. Bemis.

"Tenants had trouble with their landlords even in ancient Babylon. Religion caused Egyptians to abandon whole cities of houses. English lords of the middle ages had a dog-power machine for turning the spit with a self-starter in the form of a live coal to be dropped on the dog's tail—undoubtedly a French importation. There are hundreds of such interesting and illuminating details in this book which traces the history of the home from the days of tree life down to 1933."

So runs the publishers' blurb, which is not a bad summing up of the impression left by the book on the mind of the reader. Those addicted to the believe-it-or-not style of literature will find it a mine of just such nuggets.

EDITH ELMER WOOD

"THE ECONOMICS OF SHELTER"

To evaluate in a few hundred words six hundred pages as densely filled with factual and suggestive food for thought as those composing "The Economics of Shelter"** by Albert Farwell Bemis is beyond the writer's ability.

The book is the second of a series of three volumes—the first entitled "A History of the Home", and the third to be an "engineering rationalization of house construction and a suggested solution"—the comprehensive title of all three being "The Evolving House."

In view of the author's conclusions as clearly foreshadowed in this second volume, this general title is perhaps slightly misleading. Quite properly Mr. Bemis considers the present-day wasteful and unorganized methods of home production as the greatest single obstacle to a successful approach to a solution of our so-called housing problem. And he makes it quite clear even in the present volume that the cure for this is not to be evolution but revolution in constructional methods.

"No great harmonizing in labor costs between this industry and others", he says, "can be expected while such inefficiency lasts; nor can the bad social and hygienic conditions incident to slums be permanently prevented."

Very wisely also, it seems to us, he concludes that better housing "is to be accomplished through industrial and engineering efforts rather than by government intervention." His comprehensive review of the history of interference by government in this matter could lead to no other conclusion.

One of the most striking characteristics of the "Economics of Shelter" is the author's philosophical yet common sensical approach to and consideration of the entire matter. It is evident on almost every page—save those given on an almost appalling number of schedules and charts which evidence the unusual extent of the ground covered. Only a captious critic or an architect would note any omission.

But any architect who has for years tried to find practical solutions in low-cost housing problems in our great cities, where they are

* *The Evolving House—The Economics of Shelter*, by Albert Farwell Bemis, Vol. II. Technology Press, Cambridge, Mass., 1934, 605 pp., Illus. \$4.

most frequently met, will miss a chapter on one of the most harassing obstacles to his attempted solution—the tenement house laws.

Whether or not such legal restrictions properly express current standards of living, is, of course, subject to question. And Mr. Bemis is perhaps right in putting the emphasis in this matter on a broader conception than the minimum physical requirements that tenement house laws are conceived to represent. But that they have played an important part in shaping specific architectural solutions and still do so is scarcely to be questioned—no less, and probably more, than the building codes to which he devotes an interesting and instructive chapter.

But this is not to question the outstanding value of "The Economics of Shelter"—even without the preceding and following volumes—as a contribution, not only to the housing problem itself, but through an implication which its author does not develop, in this volume at any rate, to our general economic recovery and stability.

For, until housing is produced with the organized scientific efficiency of other basic commodities our whole economic structure will continue out of balance. The progress will be painful and slow, like that of a horse with one leg shorter than the others.

If this impressive work by Mr. Bemis serves to hasten measurably the birth of such an industry—a generation overdue—he will have made an important contribution to the national welfare.

GROSVENOR ATTERTBURY
New York City

THE PHILADELPHIA REGIONAL PLAN

The Regional Planning Federation of the Philadelphia Tri-State District has recently issued its monumental 600-page Report* on Regional Planning. It represents four years of work and an expenditure of approximately \$600,000 raised by subscription through business and civic organizations. The Region treated comprises an area of 4,500 square miles extending approximately 40 miles from the central business district of Philadelphia, and reaching into Delaware and New Jersey as well as Pennsylvania. The population of the Region by the 1930 census was approximately three and one-half million (3,500,000).

* *The Regional Plan of the Philadelphia Tri-State District. Regional Planning Federation of the Philadelphia Tri-State District, Philadelphia, 1932. 589 quarto pp., plus maps. \$10 1700 Fox Building, Philadelphia.*

The plan covers more or less specifically transportation and passenger travel, highway, port and rail facilities, airways and airports, parks and parkways, water supply and sanitation, and architectural and aesthetic considerations. All of the plans are based on the studies of the Region's development, its physical characteristics, its population growth and distribution, and include problems of land utilization and housing.

Virtually all American city planning and metropolitan regional planning has proceeded on the assumption, (1) that the subdivision and sale of private land will continue as a "business" operation with only the most general control by public agencies; (2) that the locations selected by industries will likewise continue to lie in the hands of the individual industrial management; and (3) that the distribution of population will continue to follow industrial localization and land subdivision without any effective direction by the planning authorities.

Hence, the Philadelphia Regional Project—like almost all other American planning projects—does not attempt to solve the basic difficulties of competitive land exploitation, irrational industrial localization, and unwise distribution of population, viewed from the standpoint of the larger public interest. Within the limitations of ordinary American planning work the Philadelphia report is a comprehensive, readable statement of plans determined as desirable in the future development of this territory. It marks another milestone in the sequence of regional planning events.

Meanwhile, however, a new phase of planning has appeared over the horizon. There is evidence that public planning agencies will soon be taking a much larger part in the control of land speculation and land development, and in actually guiding the localization of industry, and hence in directing both the distribution of population and the character of land and building development.

There are two aspects of this new movement; first, the attempts to stimulate genuine industrial decentralization—as witness the Tennessee Valley Project; and, second, the efforts directed toward sound rebuilding of existing large cities, as witness the many slum rehabilitation and city re-development proposals cropping up all over the country.

The Philadelphia Regional Planning project in its second phase not many years hence will be able to tackle fundamental problems more effectively than seemed possible to those in charge in this first survey and plan.

JACOB L. CRANE, JR.
Chicago

HOUSING AS A SOCIAL PROBLEM*

A new book by Dr. Devine is always an event. This latest one offers a bird's eye view of the largest field into which he has so far ventured. It is, as he says, an ambitious book. It formulates the author's social philosophy, based on an extraordinarily wide, rich and varied experience as university professor, as executive director of the New York Charity Organization Society, as head of the New York School of Social Work, as Red Cross representative in charge of emergency relief after the San Francisco earthquake and the Dayton flood, and during and after the War in Russia, Italy and France.

Most social workers will find in it the articulate expression of their own subconscious faith. Dr. Devine describes it as neither optimistic, nor pessimistic, but melioristic in William James' sense. He believes that things may still turn out well if only the right steps are taken. He has not lost faith in the possibilities of democracy or of religion, but he is no blind defender of the existing order. He would rather see it improved than scrapped, but one or the other must be done in the interest of the social justice which is the foundation of his creed.

Dr. Devine's stimulating lay sermon is divided into five parts: World Citizenship, Economic Citizenship, the Three Persistent Problems (Poverty, Disease, Crime), the Housing Problem, and Social Ideals. It is with the fourth of these subdivisions that readers of *Housing* are chiefly concerned. It is significant that the author assigns it one of the major brackets in his classification.

He sees quite clearly that "our dwellings are the best exhibits of our economic citizenship," and that, in spite of certain exceptions, "the exhibit is not creditable." "The failure of private enterprise in housing stands out the more by comparison with its success in other comparable tasks"—as automobiles. He is fully alive to the need for restrictive laws to set minimum standards and as fully aware that such regulation alone is not enough to insure good housing at rentals that the lower income groups can pay. He sees that unmitigated speculation for profit is the curse of the building industry.

He notes that municipal housing and other forms of government ownership and management have never found wide favor in the United States. He does not urge them. But he intimates that they offer one way out, and that unless lending, building and real estate interests develop a wholly new attitude toward the problem and produce satisfactory solutions of their own, we shall soon be traveling the same road

* *Progressive Social Action*, by Edward T. Devine, Macmillan Company. 1933, pp. 225, \$1.75

that Europe has passed over. "The compelling argument is the effect of good housing on health and character." And "the objection to governmental intervention is weakening." He sees large-scale slum clearance as an absolute necessity, combined with city and regional planning of the broadest type. He regards real cooperative housing with a great deal of hopefulness.

"The starting point for a housing programme is not in the house," he wisely observes, "but with the people who need houses." Their legitimate needs and wishes, on the one hand, and their income, on the other, should be points of departure.

This immediate programme of social action in the field of housing would include :

Building communities rather than unrelated houses: Clearance and rebuilding of slum areas: Reconditioning old dwellings of sound structure and not too great coverage: Organizing real estate owners in the public interest: Organizing builders and building companies from the social viewpoint rather than from that of the speculative, competitive, profit-seeking system: Organizing lenders and investors for the purpose of securing good social results from their loans: Organizing home owners and tenants to know what they want and what they should reasonably expect to get: Voluntary associations of public spirited citizens to guide public opinion and policies: A permanent provision for housing research, whether by government, university or special foundation.

In connection with the last of these it is noteworthy that the first subject suggested is "family incomes, with a view to determine what proportion of the population can afford to pay an economic rent."

EDITH ELMER WOOD

CAN A COMMUNITY'S LEISURE BE PLANNED?*

Playing in accordance with somebody else's say-so! Great Caesar! Isn't following the individual whim the essence of playing? How can one's leisure be regimented and its intrinsic value still be retained? The question involves another phase of the conflict between individualism and cooperation, or regimentation, now going on in various spheres of American life. How the problem was dealt with in the town that was built for "the motor age" is the story of this book.

The physical plan of Radburn—with its generous parks, playgrounds and swimming pool—required some sort of quasi-governmental organization to be formed in advance of the political government that would naturally come with time and a larger population. The Radburn Association which was the answer to this need possessed a staff; and that staff has been available for organizing not only the maintenance of the common physical facilities but also the recreational, cultural, and civic activities of the community. It was a unique task.

* "Radburn—A Plan of Living," by Robert B. Hudson and John O. Walker, American Association for Adult Education, 60 E. 42nd Street, New York City, 1934. 118 pp. Price \$1.25.

Little guidance for it could be found in text books. Naturally the experiment had many implications for the American Association for Adult Education, and that body has afforded it both guidance and support. The Carnegie Corporation facilitated the study by means of a subvention.

The book contains a description of the Radburn town plan, its administration system and the character of the 336 families resident there during the 18 months from October 1931 to April 1933. It then takes up in detail the various efforts made to facilitate individual self-realization through cooperative undertakings. The enterprises which failed as well as those which succeeded are set forth fully.

Because of its subject and large amount of factual detail, the study possesses a wide significance. Developers will find it helpful in framing restrictions and in handling common facilities. Sociologists and social workers will be interested in its contribution to the technique of community organization, while the general reader will relish it as an intriguing account of the tastes and activities of a representative group of young families who have found an associative way of using their leisure.

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IN CENTRAL AND SOUTH AMERICA

Housing problems and housing activities in the Americas correspond very closely to similar activities and similar problems in the older and more closely settled countries of Europe.

In Chile the Ministry of Social Welfare has projected a model village of 400 homes for workers at Las Monjas near Valparaiso. This village consists of the usual 3-room and 4-room houses and is being built at an estimated cost of 5,100,000 pesos.* Similar projects are under way for the building of 700 homes at Bellavista and Florida in Valparaiso.

IN MEXICO

Mexico is not without its housing problems and the old insoluble problem of whether the bad tenant makes bad housing or bad housing makes bad tenants is found there quite as much as in older and more densely occupied countries. The farmers have found considerable difficulty in getting Mexican laborers to work for them in harvesting the beet crops, due largely to the inadequate living accommodations that have been provided for these seasonal laborers—the laborers con-

* Peso at par equals 49.46 cents. Present value 28 cents.

temptuously terming the shacks provided for their housing, "chicken sheds". Many of them will not even enter into contracts to work in the beet fields because of the poor dwellings they would have to occupy. Some of them won't even come to the beet fields at all, because of the reports they have heard of the poor housing conditions.

On the other hand, the farmers who are employing this class of labor claim that the Mexicans themselves are not interested in good housing and that these workers do not take care of the good houses that are provided. That this is true of many Mexican families specific reports by farmers, statements by responsible Mexicans and observations of competent observers seem to agree. In Mexico as in other countries apparently there are families who keep even the better type of houses like pigsties. There are many others who *do* care about the kind of house in which they live and who keep even shacks scrupulously clean.

From all of which it would seem that human nature is amazingly alike the world over.

IN PORTO RICO

According to a Report of the U. S. Labor Bureau, the majority of rural Porto Ricans have no homes of their own, but are tenants at will living from day to day, dependent entirely upon their wages for a living. It is stated that nearly four-fifths (80%) of the rural dwellers own no land, own no home, own few or no animals and possess none but the most primitive agricultural implements, if any at all. It is stated that "the masses depend for their right for a place to live, to raise a garden or to keep a cow, a pig, a goat, or a chicken, upon the good will of the landowner upon whose property the little single-partitioned hut happens to be built".

According to the 1920 Census there were 20,000 Porto Rican farms of less than 20 acres each, with a total of 52,000 "general farm" laborers, while the number of laborers in the three main export industries, the great majority of whom work on the commercial plantations, total about 145,000. While the agricultural laborer depends principally on wages, he adds something to his income by share-cropping, especially on tobacco plantations, and the raising of a little livestock.

Most of the agricultural workers have no rent to pay. They have no occupancy rights except from the landowners and are ever faced with the possibility of ejection.

In general, rural houses for laborers are of three types—thatched huts, board cabins with galvanized iron roofs, long frame tenements—the most common type having a frame work of poles or scantling nailed or tied with fibre. The walls of the most common type may be of

boards, or thatched or of royal palm bark. The roofs are thatch, bark, or galvanized iron; the floors are of boards and are usually elevated a few feet above the ground, which allows the water from the heavy rains to pass under the dwellings down the hillside upon which such habitations are usually erected. These huts are 10 to 20 feet square and often have partitions in part of bark or board. They have no ceilings and have rough unpainted walls. The cooking is done in a lean-to with a few stones for a stove. There are, however, many newer and better constructed and occasionally painted frame houses for rural laborers. These dwellings built and owned by the larger plantations have galvanized roofing and enclosed kitchens. In addition to the above-described dwellings, there are long stablelike 1-story structures having from 20 to 30 non-communicating rooms, each room with an outside door.

In the cane-cutting season the sugar centrals used to follow the practice of housing their unmarried nonresident laborers in buildings in which 50 or more men found little more than hammock space. There is a tendency now, however, to provide less crowded quarters and locker rooms, with some regard for sanitation and cleanliness.

The house, furniture and household utensils of the country laborer probably average not over \$75 in value and possibly a good deal less. Furthermore, a study of 4,263 houses of such laborers showed that regardless of size these dwellings sheltered an average of more than 7 persons. Over 50% of the single-room shacks house 8 or more persons. The overcrowding is assumed to have been due in part to the great hurricane.

San Juan and the adjoining municipalities of Rio Piedras and Bayamon—which have a combined population of less than 120,000—constitute the only actually urban area on the Island and even the residents of these cities live under suburban conditions. There are slums even in some of the moderately sized towns but they present no serious problem. Families of skilled workers whose wages are from \$1 to \$3 per day live in suburban frame cottages with 3 or 4 rooms or in midcity tenement apartments. Unskilled laborers often occupy hovels constructed by themselves in crowded and insanitary localities—the worst surroundings being as a rule in the wharf labor districts in port towns. Through an investigation made several years ago many people were found to be paying exorbitant rents.

In view of these conditions, it is not surprising that the Porto Rican problem should be so difficult a one for the charitable societies of American cities, to which there has been a great exodus of Porto Ricans in recent years.